



Maine Parent Federation
Empowering families and increasing
parent involvement for 25 years.

GEAR UP

Parent News

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Who can afford higher education? You can! By Ray Cook

In January 2009, the final question asked on the GEAR UP Parent Survey was, “**Do you think your child could afford to attend a public 4-year college using financial aid, scholarships, and your family’s resources?**” **33%** of parents answered that they weren’t sure. When GEAR UP students were asked the same question in the Student Survey, almost **45%** doubted they and their families could afford it.

We want to help you realize that **YOU CAN AFFORD** higher education for your student. While families from all income levels have access to financial aid, families with *lower incomes* typically qualify for the most financial aid.

In fact, financial aid from the federal government was **increased** by \$17 billion in the economic stimulus bill passed in February 2009, bringing the total of available financial aid to almost **\$100 billion for this year!**

A good step to finding out how much federal aid your child might qualify for is as close as the nearest computer. Go to www.FederalStudentAid.ed.gov and fill out the FAFSA4caster. The FAFSA4caster gives you an estimate of the amount of money you would be expected to pay for a year of higher education. This is called the Expected Family Contribution, or EFC. For some families, the EFC is zero.

Building a plan for an affordable education that will prepare your child for a well-paid, stable career is the first step and it is one that you and your child can work on together. Best of all, **it doesn’t cost anything to check!**

Now, let’s turn the question around: **Do you think your child can afford not to attend a higher education program?**

Unless your child is a great self-starter or you have a successful business that can give your child a good-paying, stable job, higher education of some kind should be part of the plan for life after high school.

The options for going on to higher education are varied.

Some options are: attend part-time or full-time; work toward an associate’s or bachelor’s degree; choose a 4-year college or a community college; or obtain an apprenticeship.

In an apprenticeship, you receive on-the-job training, related instruction, and get paid as you learn - building your career as you learn a trade. For more information about apprenticeship programs, contact your local Maine Career Center.

We want 100% of GEAR UP parents to answer “Yes” when asked if your child can afford a higher education. Talk to the GEAR UP Liaison at your child’s school or give us a call. **We will help you realize it.**

Financial Aid: It’s Not Too Late!

If your child is hoping to start college in September 2009 or January 2010, but hasn’t applied for financial aid yet, it’s not too late. You can apply for federal financial aid for the 2009-10 school year as late as June 30, 2010!

Be sure to check out any colleges that have the programs your child wants to study. Look for schools that have not filled all their openings. Ask

the school if they would be willing to lower their costs to fill their classes.

Once you have explored grants and scholarships, look into loans to help pay for

school. Federal student loans are the cheapest (lower interest rates) loans available, so look into getting those first. You will find lots of great student loan information at the Finance Authority of Maine’s website: www.famemaine.com.



Worried About College Costs? You Are Not Alone!

An Interview with Eric MacDonald, Financial Aid Director,
Washington County Community College

By Sherrie Metcalf



If you are worried you can't afford to send your child to college, ***you are not alone***. Applying for financial aid can be intimidating, but it does not need to be difficult.

Eric MacDonald, Financial Aid Director at Washington County Community College (WCCC), has some helpful advice.

WCCC offers an Outreach Program that goes beyond helping students with financial aid in their offices and takes their assistance directly into your community.

At least 80% of WCCC students receive financial aid, to meet 'unmet' financial needs. This financial assistance includes money from federal Pell Grants, Maine State Grants, and GEAR UP scholarships.

Eric stated that he almost never has to write a letter denying financial aid. Pell Grants range from \$890.00 to \$5,350.00 per year. If your child is

awarded the minimum amount of Pell Grant and is a GEAR UP student, they are entitled to up to \$5,350.00 in GEAR UP scholarship money as well.

If your child completes the FAFSA before May 1st they may also be eligible to receive the Maine State Grant of \$1,000. To receive this grant, the Estimated Family Contribution (EFC) needs to be lower than \$4,100.

WCCC has other resources to assist their students. The TRIO Student Support Services Program is a federally funded educational opportunity program designed to motivate and support students in overcoming barriers to higher education. The TRIO program includes six outreach and support programs to assist low-income, first-generation college students and students with disabilities to succeed, from middle school through college and graduate school.

Eric is excited about the new Maine Community College System Graduation Protection Assurance Program (GPA). The MCCC GPA Program was developed in response to widespread job losses across Maine as a result of the current economic downturn. This program will cover the cost of tuition and fees for a full-time dependent student whose parent has recently lost a job or becomes unemployed while the student is enrolled in a program of study.

If you claim your child as a dependent on your income tax return, your child will be considered a "dependent student." The program will be in effect from the fall of 2009 through the spring of 2011.

Who is eligible? First, you must be a full-time dependent Maine student. The student's parents must either be:

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"WCCC goes beyond helping students with financial aid in their offices and will take their assistance to your community with their Outreach program."

Worried About College Costs? You Are Not Alone! (continued)

currently collecting unemployment benefits, have exhausted their unemployment benefits, or have become unemployed while their child is enrolled at a Maine community college between the fall of 2009 and the spring of 2011.

Students must maintain satisfactory academic progress, meet all other eligibility requirements, and provide all necessary documentation required by their college.

If a parent becomes unemployed at any time

during a semester, GPA coverage takes effect the following semester.

Eric offers the following suggestion for parents of high school aged students. All parents should schedule a time to go to the high school and talk to their child's high school guidance counselor about financial aid and scholarship resources.

Eric also strongly encourages families to go to www.FederalStudentAid.ed.gov and file the FAFSA as soon as possible, but

hopefully by the end of January.

You can use the FAFSA4caster to get an early estimate of your family's eligibility for federal student aid and "MyFSA" to create a personalized folder. You can use this folder to record your child's interests, career and college searches to help them decide on a career and locate schools offering majors in that field.

If you have questions about WCCC, you can call Eric MacDonald at (207) 454-1000.

Western Maine Highlights

We would like to recognize **Piscataquis Community High School**, located in the western rural community of Guilford, for all they do to help and encourage their students to go on to higher education and find the money to pay for it. These are some of the many ways they help students and their parents learn about and apply for financial aid and scholarships:

- A Career Night was held in the fall that featured displays of available resources and financial aid options.
- A Financial Aid Night was held during the winter -- The Finance Authority of Maine (FAME) presented information to help parents and students understand the Free Application for Federal Student Aid (FAFSA).
- Maine Parent Federation presented a workshop this past spring for parents of 10th and 11th graders titled "Get 'em Ready for Higher Education" -- 35 parents and students attended!

And, like most GEAR UP high schools, they also offer college preparation classes and take students on tours of several colleges.

MPF's GEAR UP Staff Want to Hear From Parents!

This is the fifth and final issue of the GEAR UP *Parent News* until September. Beginning this Fall, the newsletter will be published quarterly. We hope that you have enjoyed reading the articles and learning how you can help your children pursue higher education opportunities.

While school is out for the summer, we will be working to update our webpage, develop and update resources, and revise our parent workshops.

If you have ideas about what we can do to support you, what you would like to see in future issues of the newsletter, or just want to talk about higher education and parent involvement, please get in touch with us.

As the GEAR UP Activities Coordinator, Ray works out of the MPF Central Office in

Augusta. You can also find Ray at Riverton Housing Project in Portland most Wednesday afternoons.

Ray's schools include:

- Casco Bay High School
- Deering High School
- East Grand High School
- Hodgdon High School
- Lawrence High School
- Portland High School
- So. Aroostook Consolidated School

Ann's schools include:

- Carrabec High School
- Lee Academy
- Madison High School
- Mt. Abram High School
- Old Town High School
- Piscataquis High School

Sherrie's schools include:

- Calais High School
- Jonesport-Beals High

School

- Lubec Consolidated School
- Machias High School
- Narraguagus High School
- Shead High School
- Sumner High School
- Woodland High School

How do I contact MPF's GEAR UP Staff?

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For more information on GEAR UP: www.mpf.org/projects/gearup.htm

