

# UPWARD BOUND

## NEWSLETTER

Winter 2015

### Upcoming Events

#### ACT NATIONAL TESTING DATES

Test Date	Registration Deadline	(Late Fee Required)
February 7, 2015	January 9, 2015	January 10-16, 2015
April 18, 2015	March 13, 2015	March 14-27, 2015
June 13, 2015	May 8, 2015	May 9-22, 2015

Upward Bound students may be eligible for an ACT Test fee waiver. Fee waivers and information regarding fee waivers can be requested through your academic coordinator. *Inquire NOW!* For ACT Test preparation materials and resources, including daily practice questions, visit <http://www.actstudent.org/testprep/>. ACT Test preparation is also covered in our weekly tutoring sessions. Students who attend regularly will receive help and information regarding the ACT.

#### Upward Bound Award and Recognition Banquet



Our 8th Annual Upward Bound Award and Recognition Banquet is scheduled for the evening of Thursday, May 21, 2015. We are excited to host this event in a new location – the La-Z-Boy Center Atrium and Meyer Theater, located on the beautiful campus of Monroe County Community College. We hope you will join us.

Light refreshments will be served and formal invitations will be mailed out in March.

#### College Goal Sunday at MCCC!

When: Sunday, February 8, 2015 from 2 p.m. - 4 p.m.

Where: The Regional Computer Technology Center (RCTC) located in the West Technology Building on the MCCC Campus

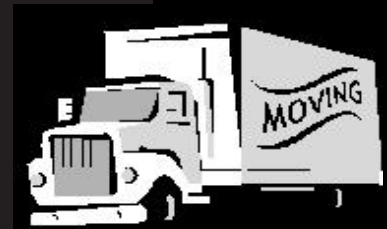
What: Monroe County Community College's Office of Financial Aid offers a program to help students and their parents complete the FAFSA. This event is open to the public and is free of charge. Registration is NOT necessary for this event.

IMPORTANT! Parents/Guardians of dependent students will NEED to bring their 2014 income information (W-2, tax return, etc.)!

Questions? Call the MCCC Financial Aid Office at 734.384.4135

#### HAVE YOU MOVED???

Did you know that the U.S. Department of Education requires our staff to contact every student that receives services from Upward Bound on an ANNUAL basis, if not more, for SIX (yes, SIX) years following your high school graduation. Not to mention, we are interested in keeping in contact with our students as we care about their educational success! Please remember to call or email any of our staff should ANY of your contact information ever change.



#### STAFF

**ANTHONY QUINN** -  
Director  
734.384.4279  
aquinn@monroeccc.edu

**CHARLES FRIEDLINE** -  
Academic Skills Coordinator  
734.869.7199  
cfriedline@airport.k12.mi.us

**DANNIELLE LAMBERT** -  
Academic Skills Coordinator  
734.265.3446  
lambertd@monroe.k12.mi.us

**BETH LEKITY** -  
Administrative Assistant  
734.869.7199 (AHS)  
734.265.3469 (MHS)  
blekity@monroeccc.edu

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# The time for the FAFSA is NOW!

FROM THE DIRECTORS DESK

January 1 marks the day that college-bound students and their families can begin filling out the FAFSA for the upcoming school year.

As you begin this critical task, please take these helpful hints into consideration:

1. All students, regardless of financial status or college preference, should fill out the FAFSA. Students wishing to continue receiving financial aid in subsequent years must RENEW their FAFSA application each year.
2. File early and pay attention to the deadlines! There are federal and state deadlines, and your colleges may also have a deadline. The State of Michigan deadline for the 2015-16 school year is March 1, 2015. Start early so that any questions or concerns you have can be taken care of without affecting your ability to meet the deadline!
3. For federal aid purposes, the listing order of the schools does not matter. HOWEVER, placing a school that participates in Michigan's student grant programs at the top of the list may help you obtain state aid. List your top in-state choices FIRST!
4. If a field doesn't apply to you, enter a "0" (zero) in the appropriate field. DO NOT leave the section blank unless you are instructed to skip the field entirely based on your answer to a previous question.
5. BE THOROUGH AND CHECK YOUR WORK! Mistakes will cause delays and may result in exclusion from consideration for specific aid programs.



*Anthony Quinn*

## Ten Common FAFSA Errors Parents Make

(By: Todd M. Kelly, [www.collegeview.com](http://www.collegeview.com))

### 1. Failing to Submit Because of Income (High or Low)

Many times families will not complete or submit the FAFSA, believing that they make too much money to qualify, or they make less and think they will get everything covered because of income. Income is one of seven factors used to determine aid eligibility; always complete the FAFSA regardless of income.

### 2. Waiting Too Long to Submit

A mistake many make is to wait until they have all of their financial documents in place, and taxes done, before submitting their FAFSA. Since some money is on a first-come, first-served basis, it is imperative to submit as early in January as possible with estimates of your finances (which the Department of Education fully expects).

### 3. Submitting Incorrect Info for Divorced Parents

In a divorce situation, whose financial information is used? It is the income and assets of the household (including step-parent info) in which the students spends the majority of their time and receives the majority of financial support.

### 4. Understating Income

If you contribute to a 401(k), 403(b), or any other pre-tax retirement account, you must add back any contributions in the previous year to your income for FAFSA purposes. This in effect produces a higher FAFSA income than what might be shown on your tax return.

### 5. Overstating Assets

Many families mistakenly include retirement assets as part of their investments or net worth, when in fact retirement assets should not be included here.

### 6. Misquoting Real Estate Assets

Another common error is that families overstate their assets by including the equity they have in their primary residence. For FAFSA purposes, primary residence home equity is not included. However, equity in rental property and vacation homes can be included.

### 7. Misplacing Information

Always remember the FAFSA is written from a student perspective as if they are the one completing it. When the FAFSA refers to "you" and "yours," it is in fact referring to the student.

### 8. Choosing to File Paper Vs. Electronic

Online submission provides built-in edits to help prevent errors, is more time-efficient, includes an online help feature, and offers a much simpler renewal process.

### 9. Failing to Consider Each Question Carefully

Give yourself time to think through the questions and what they are asking. Answering questions a certain way can preclude you from receiving aid or valuable information. The following two questions highlight this fact. When asked if you are interested in work-study, always answer yes. It does not mean you will get it, nor does it mean you have to take it. But what if the award is a great offer for the hours expected? When it asks for the student's email address, always put your email address. This ensures that all information communicated to you or your student comes to you for review.

### 10. Forgetting to Save as You Go

Every page or two, be sure to save your file as you go. You don't want to get halfway through just to find your computer or the government's server has locked up.

And last but not least, I want to include the one mistake you definitely do not want to make. Please be sure to complete the correct FAFSA application. Remember to complete the FAFSA for the year your student will be in college for the upcoming fall school year, NOT the school year they are currently in. This is a huge, but common mistake. Make this one and your student will receive no aid in the following fall.

## HOW TO PAY FOR COLLEGE

Student Financial Aid is available from a wide variety of sources including the federal government, individual states, directly from colleges and universities, as well as from numerous other public and private agencies and organizations. Whatever the source, all forms of college aid fall into four basic categories:

- **Grants.** Gift aid from grants does not have to be repaid and is generally awarded based at least partially on financial need.
- **Work Study.** The Federal Work-Study Program (FWS) is a federally funded source of financial assistance used to offset financial education costs. Students earn money by working and attending school. The money does not have to be repaid.
- **Loans.** Funds that are borrowed and must be repaid with interest are loans. As a general rule, educational loans have far more favorable terms and interest rates than traditional consumer loans.
- **Scholarships.** Offered by schools, local/community organizations, private institutions and trusts, scholarships do not have to be repaid and are generally awarded based on some specific criteria.

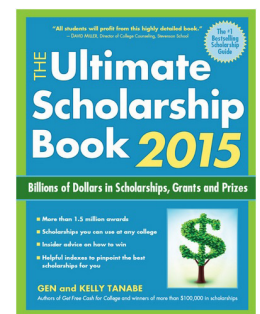
**REMEMBER!** The U.S. Department of Education uses the FAFSA to determine your eligibility for federal student aid, including low-interest loans, grants, and work-study. The FAFSA can determine your eligibility for state and school aid as well!

### THE GREAT SCHOLARSHIP SEARCH: WHERE DO YOU START?

**Ask Us!** Talk to your Upward Bound Academic Advisor and your high school guidance counselor. Both Upward Bound offices have access to The Ultimate Scholarship Book 2015 which has information on 1.5 million scholarships, grants and prizes and offers advice on applying for scholarships from start to finish.

**Ask Others!** Many local organizations sponsor scholarships, as well as some employers. Parents should ask their HR departments if there are scholarship programs available for their student. Some scholarships have certain academic requirements, others are based on non-academic factors, such as state of residence, gender, field of study, ethnicity or minority, or even your interests or hobbies. There are even special programs based on your interests! Imagine being given money for college just for being tall, or left handed, or for competing to create something new made out of an unusual product.

**Do your Research!** Did you know that national businesses offer scholarships? Large businesses such as Coca-Cola, ExxonMobil, and Best Buy have scholarship programs for graduating high school seniors. There are online sites that will search scholarship databases and return results to you based on your eligibility factors. Reputable sites include fastweb.com, scholarships.com, and the College Board's Scholarship Search. Be wary of any "scholarships" that request any type of fee, guarantee winnings, or ask for excessive or unusual personal information as they could be fraudulent. If you have any questions about the legitimacy of a scholarship, ask us!



**Be Persistent!** Once you have chosen a college to attend, make an appointment with a financial aid officer to discuss your options for school-specific scholarships.

### MCCC UPWARD BOUND BRIDGE SCHOLARSHIP PROGRAM

Seniors who graduate in good standing with the Upward Bound program are eligible to compete for the Bridge scholarship for the summer semester at MCCC. Students may take up to six credit hours during the summer semester at MCCC.

These credits are transferrable to other institutions of higher learning. This scholarship includes:

- Tuition at MCCC for up to six credit hours of approved courses (e.g., college math and English)
- Books and supplies not to exceed \$100
- Tutoring and progress monitoring by Upward Bound staff

Please call Ms. Lambert or Mr. Friedline with any questions regarding this scholarship and/or the eligibility requirements.

**DEADLINE FOR APPLICATION SUBMISSION IS APRIL 17, 2015!**

**Parents: Please encourage your student to apply to any and all scholarships available to him/her.**

### MONROE COUNTY COMMUNITY COLLEGE



**UPWARD BOUND 2014**

Monroe County Community College  
1555 S. Raisinville Road  
Monroe, MI 48161



Monroe County Community College  
1555 S. Raisinville Road  
Monroe, MI 48161



Monroe High School  
901 Herr Road  
Monroe, MI 48161



### What is Upward Bound?

Upward Bound is a program funded by the U.S. Department of Education that prepares high school students for post-secondary education. Established in 2007, Monroe County Community College Upward Bound serves 110 students, grades 9-12. Students are enrolled from our target high school, Monroe High School, located in Monroe, Michigan and Airport High School located in Carleton, Michigan. Upward Bound is a challenging, preparatory program for students who demonstrate the ability or desire to attend college.

All program services are free for participants.

### Mission

The mission of the Monroe County Community College Upward Bound program is to assist students in grades nine through twelve in the successful completion of high school and to prepare them for post-secondary education by providing academic support, college preparation, social, cultural and career exploration.