How to Decipher the Financial Aid Award Letter

By Cory Chenoweth, Financial Aid Manager

Hopefully by the time you are reading this all of your graduating seniors will have applied and been admitted to at least one college or university and completed the Free Application for Federal Student Aid (FAFSA). While this may not be the case for all students, please remind those remaining few that it’s never too late to apply for postsecondary education and financial aid. The sooner they complete these steps, however, the better.

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The following are some critical points to consider when reading the financial aid award letter:

- Cost of Attendance (COA): All award letters will include the COA for the upcoming academic year. Be sure the COA includes tuition, fees, room, board, books, transportation, and personal expenses. If it is unclear whether all of these expenses are included, contact the financial aid office to clarify.

- Expected Family Contribution (EFC): The award letter will also indicate the Expected Family Contribution. The EFC is the amount the student and their family are expected to contribute towards their education based on the information used to fill out the FAFSA. Keep in mind this money can come from parents, the student, and/or additional loans.

- Grants: Grants are money that the student does not need to pay back. It is a good idea to accept all grants.

- Work Study: It is also generally a good idea to accept all work study that is awarded, as many students will want to get an on-campus job.

- Loans: Students have the opportunity to accept or decline loans. Generally the fewer loans a student takes out, the better. However if a student does decide to borrow money for college they should first accept Perkins loans, then Stafford subsidized loans, then Stafford unsubsidized loans, and finally PLUS loans. PLUS loans are taken out by the parent who must pass a credit check and will be responsible for repayment.

Students should be advised to accept their financial aid award (all or partial) to ALL of the schools to which they have been admitted, as the acceptance is not binding and the student can forfeit the award at any time.

If your students do end up with questions, they can contact the college financial aid office or can email me at cchenoweth@montana.edu.

College Transition: 12 Steps for Effective Studying

Transitioning to college can be a daunting prospect for even the most prepared students. Here are 12 steps that can help a graduating high school senior find success as a college student. This information is from Cuesta College in San Luis Obispo, California.

1. Plan a definite time for studying every day. This will discourage procrastination and prevent a pile-up of work. Studying every day, even for a short period of time, keeps you from falling behind. Prioritize your list and begin completing the most difficult material first.

2. Know the purpose of and understand each assignment before leaving class. If you understand what to do and how to do it, your study time will be shortened. Keep a record of all assignments in a special section of your notebook or on a separate calendar.

3. Predicting the amount of time you need for each assignment causes you to work smarter as well as harder and more productively. By keeping track of the actual amount of time you spend on your assignments, you are more likely to concentrate and less likely to become bored.

4. Time yourself to see how long it takes you to read five pages of your textbook. This will help you determine the amount of time needed to complete a reading assignment. Because a textbook is loaded with information, you may have to read some sections more than once. Even instructors have to reread material. Allow time for reflecting and thinking about what you have read.
GEAR UP Spotlight: Evergreen Junior High Ramps Up Rigor

BY LAUREL EKERN, GEAR UP LIAISON

What do computers, core classes, and GEAR UP all have in common? The Rigorous Core Poster project, of course! In order to increase student awareness of rigorous core and why it is so crucial to college success, the GEAR UP liaison at Evergreen Junior High created a four-day unit focusing on teaching students all about rigorous core. For the project, the liaison wanted students to call on their creative side while demonstrating their knowledge.

To kick off the unit the liaison spent a day teaching a lesson on the definition of rigorous core, its importance, and what core classes make up rigorous core. Students used the printout in their agendas to compare and contrast rigorous core with minimum college preparatory standards and answer questions about how many years were required in each core area. Students were then given a pamphlet further illustrating points regarding rigorous core. Day two brought about a lesson on how to create a advertisement using Microsoft Publisher. Students learned about advertising slogans, how to tastefully decorate a poster, and how to design, format, and utilize various features in Publisher to create a professional looking poster. The remaining two days were spent creating their final product. A wide variety of posters, slogans, and design concepts were the final result of the unit. Slogans ranging from “To be a smart apple you need a rigorous core,” to “Bounce into College with Rigorous core” to more simple slogans of “Rigorous Core? Darn Right!” were just a few examples of slogans that graced the 64 posters that were produced. No two slogans were the same, and more importantly, almost every student demonstrated full knowledge of what classes need to be taken in high school in order to complete rigorous core.

Newly acquired knowledge sparked great conversation when students recently registered for high school classes. “It gave me a lot of insight into what I need to do to get into high school,” said 8th grader Keyawna Larson of the poster project. “When I registered I actually knew how many years of each subject I need to take to be ready for college.” This year is the first year that Evergreen has 25 percent of its 8th graders going on to take Geometry (a sophomore level class) their freshman year, versus 5 percent of 8th graders last year. Eighteen percent plan on taking a foreign language their first year of high school as well. While not all of that can be attributed to the poster project, more 8th graders this year are interested in challenging themselves academically when it comes to their high school classes. “Working on the poster over four days helped me to really understand what rigorous core is,” said Michael Debuff. “Plus, it made it a lot easier to remember later on during registration.”

GEAR UP Spotlight: Ready, Set, Robotics at Simms

BY DIANE STINGER, GEAR UP LIAISON

The design, construction, behavior, and maintenance of robots, is a field being explored by 7th-12th grade students in classrooms and on after-school teams at Simms School.

The after-school teams have been working for five years with FIRST (For Inspiration and Recognition of Science and Technology) Robotics programs. FIRST was founded in 1989 to inspire young people’s interest and participation in science and technology.

Beginning in 7th grade, Simms students can participate in First Lego League in an elective computer class. FIRST Lego involves programming, teamwork, research and presentation skills. The students build a Lego playing field with FIRST standard obstacles. The obstacles provide an additional learning experience for the students. At the obstacle course, students examine the field and evaluate their robots’ mission, measuring distance, calculating angles, and using robot features to calculate motor degrees and sensor readings for movement. Students then break into smaller collaborative groups to create and write computer programs that can run a robot through the course autonomously. Students continue their work after school and take their robots to the FIRST Lego competition each year.

At the high school level there has been a FIRST team for five years under a community mentor. Students begin with FIRST Robotics Tech where students are given certain parameters such as size, height, and weight. Within those parameters students design and build a robot that can perform a task on a course. This robot is controlled with a controller, rather than operating autonomously. The students and their mentor spend hours after school and weekends to complete their robot in time for regional competitions. Last year Simms’ robot actually went on to national competition in Atlanta, Georgia, and placed among the top five!

About ten students make up the Robotics team, with a core five or six devoting the most time. This year a robotics unit has been added to the curriculum of an elective Industrial Arts class. Fifteen students are involved in using CAD software to design a robot and then build it from parts obtained from the FIRST robots.

Students are adding FIRST Tech Challenge, which are smaller robots, to their competitions and are learning not only planning, design, and construction but how to cope with the frustrations of mistakes, technology that fails, last minute repairs, and robots that break down in competition. In the end, whether the robots win or lose, the students have gained enormous amounts of confidence, critical thinking skills, travel experience, and according to a Boeing executive at one competition, “an automatic job at Boeing if you have been involved in FIRST robotics competition.”
5. Reading assignments are usually completed and due prior to the instructor lecturing on the material. Take a little time before class to review the material so you are ready to participate in class discussions and are prepared for any quizzes.

6. Adopt a textbook reading strategy that works best for you. Pay attention to charts, diagrams, and special boxed text areas. They are definite aids to understanding the material.

7. Every time you study, spend at least ten minutes reviewing the material from your previous study session. These refresher shots are part of the secret for long-term memory retention. This habit of frequent review also results in less time needed for studying prior to a major exam.

Know the percentages! We retain:
- 10% of what we read
- 20% of what we hear
- 30% of what we see
- 50% of what we see and hear
- 70% of what we talk about with others
- 80% of what we experience personally
- 95% of what we teach to others

8. Study during the day. You are probably less efficient at night.

9. Study for 30 to 40 minutes and then take a 5-minute break, or if your concentration and discipline will allow, study for 50 minutes and take a 10-minute break. Get up, walk around, stretch, drink some water, or eat a light snack. Taking regular breaks refreshes your mind so you can concentrate better, finish faster, and retain more.

10. If you do study at night set a stopping time for yourself. This time frame will encourage hard work in anticipation of the clock going off. You may even set a goal for yourself to complete an assignment before the time limit. This increased impetus may help you to concentrate.

11. Do not cram the night before a test. Distribute your review in half-hour segments over a period of days. If you do not adopt a structured study schedule, you will not master required course material and you will set yourself up to fail.

12. Learning is accumulative. New ideas must be incorporated with previous material from lectures, readings, and any other assignments such as labs. You have to continuously make the connection in your mind from new material to previously learned material and/or experiences. Putting it all together is easier if you schedule time daily to read, to think, to write, to reflect, and to review.

Improved learning is the natural result of this 12 Step approach to studying and effectively using your time.

Not having enough time to study means you lack organization, so by managing your time, you have control over your life and a chance to do more of what you want to do.

Article by Cuesta College can be found at: http://academic.cuesta.edu/acasupp/as/203.HTM.

Survey Says... The College Visit Story

Montana GEAR UP continues to promote college visits in the middle and high school to increase student knowledge of college choices, familiarize them with college campuses, promote students’ self-image as college-bound students, and generate excitement about the option of attending college. Most schools have developed a year-by-year strategy to align each grade level of students with a specific higher education campus visit. Additionally, most schools follow a pre-visit and post-visit curriculum of activities to prepare for or reflect upon the campus visit. Finally, Montana GEAR UP maintains close connections with Montana’s institutions of higher education and GEAR UP schools to improve the college visit program.

During the 2009-2010 school year, close to 2,000 GEAR UP students participated in a visit to a college campus. Prior to the visit, the GEAR UP school liaison works closely with the college campus to coordinate a day that is most beneficial to their students. For example, a college visit for a seventh grade student would look very different than one for a high school junior. To the extent possible, GEAR UP students who visit a college campus fill out a short survey afterwards reflecting on their experiences. The table above indicates which college visit activities GEAR UP students found to be most helpful to them.

The campus visits have an impact on GEAR UP students that goes beyond the immediate visit and back into the middle or high school classrooms and planning for college. While 78 percent of GEAR UP students agreed that the campus visit helped them understand what college looks like, 70 percent agreed that the visit helped them understand what they need to do academically for college, and 67 percent agreed that the visit increased their confidence in going to college.

In some ways, what is most telling is the impact that the college visit has on those students who do not see college as part of...
Montana GEAR UP Reminders & Upcoming Events

February 28: Educator survey closes.
March 4: Pathways Scholarship applications due to Montana GEAR UP. Contact Cory Chenoweth at cchenoweth@montana.edu or 406-444-0350 with questions.
March 4: Local summer program proposals due. Please contact your school grant manager with questions.
March 4: ACT test registration deadline for April 9th test date.
March 31: GEARS student and parent activities due for APR.
April 9: ACT test date.
April 10-11: Montana Indian Education Association (MIEA) Conference, Great Falls.
April 15: Annual Performance Report (APR) due to U.S. Department of Education.
May 1: Final date to submit Budget Amendments for 2010-11.
May 6: ACT test registration deadline for June 11th test date.
May 18: Spring Liaison’s Meeting, Wingate Hotel at 2007 North Oakes Street in Helena. Please call 406-449-3000 to reserve your room in the GEAR UP block at the state rate of $81.00/night + tax.
June 10: 2010-11 Final Program Reports due.
June 11: ACT test date.
June 15: Remaining student performance & activity data due in GEARS.

Survey Says...The College Visit Story (continued)

their future, and these students can be some of the hardest to influence. Their story is told in the chart to the side. In answer to the question, “Before the college visit, did you think you would go to college?”, 340 GEAR UP students, or 27 percent responded “no” or “maybe.” When those same 340 students were then asked whether the college visit helped them make up their mind to go to college, 14 percent disagreed and 47 percent remained neutral. Thirty-nine percent, however, agreed that the college visit helped them make up their mind to go to college.

Montana GEAR UP is in the last year of its second six-year grant. We are looking forward to examining the impact that the program has had on our GEAR UP students, with the first cohort of students graduating from high school in a few short months and we can look to the past, however, to gain some insight on what we hope the program will show. Consistently, those graduating seniors from the first GEAR UP grant (the 1999 grant) had a 66 to 67 percent college-going rate across the three cohorts of students served as compared to a 58 percent college-going rate for the state. Each of those three graduating cohorts were surveyed on what best prepared them for college. It is no surprise that college visits came out near the top of the survey results for each of the three years.

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Our mission: Montana GEAR UP believes that postsecondary education is possible for all Montana students, regardless of economic background, and strives to empower them to realize that ambition. Montana GEAR UP brings this message to middle and high schools, students, their parents, and the community through early college and career awareness activities, scholarships, financial aid information, and improved academic support to raise the expectations and achievement of all.