

Student's forum

You can find money to pay for college



In a competitive job market, earning a degree can be the biggest single step one can take to enhance career value and earning potential. As many bask in the glow of making plans to increase their career potential, the prospect of paying for college is a sobering reality. Few of us have funds set aside for this endeavor. In addition, the College Board's annual "Trends in College Pricing" reports a rise in tuition costs at public and private institutions for the 2009-2010 school year. According to the report, annual tuition and fees at private four-year colleges rose 4.4 percent to \$26,273, and public university costs rose 6.5 percent to \$7,020.

Prospective students often don't know where to start. But take heart; Darlene Violet, director of Financial Aid at Brown Mackie College - Akron, Ohio, offers advice on funding your education. "The U.S. Department of Education distributes \$96 billion a year in grants, work-study assistance, and low-interest loans," Violet says. "Every student begins the process of seeking financial aid by completing the Free Application for Federal Student Aid form, known as the 'FAFSA.' Information submitted on the FAFSA form determines the amount a student may receive through a federal Pell Grant, which is based on financial need. The recent economic stimulus program increased Pell Grant funds by \$500 per student. Financial aid is available for those who qualify.

Beyond completing the FAFSA, many turn next to student loans. "An education is always a good investment," says Violet, "but many people don't realize the loans must be paid back starting six months after leaving school. I advise students to seek out and apply for scholarships." Wide varieties of organizations offer scholarships, from fraternities and sororities to community groups, foundations, and corporations. Winning candidates receive funds based on a vast spectrum of criteria, including ethnicity and

cultural heritage. "Students just don't take the time to find them," Violet continued. "It can be a lot of work."

The Scholarship Committee at Brown Mackie College - Akron hired a group of honor students to help others navigate through the many scholarships available, complete the application forms, and provide feedback on essays written for submission. "This allows students the security to delve deeper into the scholarship world. It's well worth it," Violet says.

Scholarship awards can be as important to the educational institution as they are to the student. Federal guidelines, known as the 90-10 rule, mandate that no more than 90 percent of the funds received by a college can come from Federal loans and grants. A minimum of 10 percent must come from outside sources, including scholarships, private loans, and the students' own financial contributions.

Violet recommends checking additional resources as well. "Many employers will pay or reimburse tuition expenses, sometimes even for immediate family members.

And the Veteran's Administration offers benefits to those who have served our country," she says. The Workforce Investment Act offers grants to those who qualify, and many churches offer scholarship opportunities. In addition, the Orphan Foundation of America offers scholarships to students who are wards of the state.

Further savings can come in the form of a temporary tax credit. The American Opportunity Tax Credit, included in the economic stimulus bill signed by President Barack Obama, can be worth as much as \$2,500. People who earn \$80,000 or less a year (or \$160,000 or less for joint filers) can claim this credit on money paid for tuition, certain fees and course materials for higher education in 2009 and 2010. For complete details, visit www.irs.gov.

Once a student enters college, Violet advises making other financial considerations: Ride public transportation.

In addition to saving on fuel and parking fees, public transportation provides time for students to get a head start on assigned reading and homework.

Avoid credit card offers. However tempting the offer seems, credit cards charge interest on purchases and impose fees for late payments.

Courtesy of ARAcontent

How to avoid becoming a campus crime victim



(ARA) - It's no secret. In small towns and large cities across the country, colleges and universities are magnets for crime, both on and off campus. While students may feel relatively safe at college, the reality is that at some point in their college careers, many college students will become a victim of crime, ranging from relatively minor incidents such as the theft of a bike or a backpack - the most common form of campus crime - to more serious crimes such as sexual assault, identity theft and hate crimes.

Recent high profile crimes at some of America's most prestigious universities offer a serious reminder to college students and their parents that campus crime is very real and can happen at big universities or small, rural college campuses.

One of the first steps that students and parents may want to take in understanding the level of crime at their college campus is to visit the Office of Post Secondary Education (OPE) Campus Security Web site at <http://ope.ed.gov/security>. The OPE provides crime statistics for individual institutions of higher learning, as well as for groups of schools. According to FindLaw.com, one of the world's leading online sources of legal information, all post-secondary institutions that receive Title IV funding (those that participate in federal student aid programs) are required under the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act to report alleged criminal offenses to campus security authorities and/or local police agencies. The act, in tribute to Jeanne Clery, a Lehigh University student who was murdered in her dorm room, was signed into law by President Clinton.

You can also ask for crime statistic information directly from a college or university. However, it's important to keep in mind that this information often represents a fraction of the actual crime that takes place on a typical college campus, since many campus crimes

- go unreported by college students.
- Here are some other tips offered by FindLaw.com on how to avoid becoming a victim of campus crime:
- * Become familiar with the security system at your college or university. Find out how to report a crime (such as the location of emergency call boxes); where to get crime alerts; how to access community safety officers and escorts when going to and from buildings and parking lots on campus; and where to ask for specific security procedures for your dorm if you're living on campus.
 - * Become familiar with areas immediately surrounding your college campus that may offer higher incidences of crime. Check with your campus security office about areas to avoid.
 - * Avoid posting too much personal information on social networking sites such as Facebook and MySpace, which can be used by stalkers.
 - * Write your name in permanent ink on valuables such as books, laptops, stereos and TVs. Never include other personal information such as your address, social security number or birth date, which could be used by identity thieves.
 - * Don't walk alone at night, and stick to well-lit streets and areas. If you believe you're being followed, walk fast to an area where there are people or a security guard. Be aware of your surroundings at night and have your keys readily available. Avoid being one of the only or few students in a campus building by yourself. Use the security services provided by your university, such as a campus escort service.
 - * Many schools publish student phone numbers and e-mail addresses on a Web site. Under the Family Educational Right to Privacy Act, you can ask your college or university to remove your personal information.
 - * The overwhelming majority of rapes involve someone the victim knows. To many, it's known as date rape. Sexual abuse is never the victim's fault, but you can take steps to avoid it. Clearly communicate what you want and don't want. Set your limits before you go on a date. Use caution if you and your date are using alcohol. Let a friend or roommate know with whom you're going on a date, where you're going and when you think you'll be back.
- For more information about how to avoid campus crime, visit FindLaw.com.
- Courtesy of ARAcontent

open houses

■ Saturday, December 12
10:00am-12:00pm

■ Saturday, January 9 (2010)
10:00am-12:00pm

■ Thursday, January 21 (2010)
6:30-8:00pm

Reservations requested.
Check in begins 15 minutes
prior to program.

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