



Monthly Reminders

HAPPY INDEPENDENCE DAY!

This is your July reminder from the Missouri Department of Higher Education.

Important Dates

July 15: Application deadline for the [Minority and Underrepresented Environmental Literacy Program](#)

July 31: Preferred deadline for corrections to state aid eligibility - Protect your eligibility for [Access Missouri](#) and/or [Bright Flight](#) funds by making sure all necessary corrections to your eligibility are completed. (See details below.)

Aug. 6: Registration deadline for Sept. 11 [ACT](#) test

Students • Students • Students • Students • Students

If you are a college student...

- Did you know that all Stafford and PLUS loans first disbursed on or after July 1, 2010 must be [Federal Direct Loans](#)? Your school may be in transition over the summer of 2010 from the Federal Family Education Loan Program to DL. If so, you may receive communications from your financial aid office regarding their loan processing changes. Be prepared to sign a new Master Promissory Note if you previously had FFELP loans.
- If you received a letter from the MDHE stating we received conflicting FAFSA information that currently renders you ineligible for [Access Missouri](#) or [Bright Flight](#) funds for the 2010-2011 academic year, you must submit necessary corrections by the deadlines noted below. Corrections can be made through the FAFSA correction process. **PLEASE NOTE:** The FAFSA is required to apply for the Access Missouri program; Bright Flight students are NOT required to complete the FAFSA but may choose to do so to apply for need-based aid. If the FAFSA indicates you are no longer an undergraduate student, Missouri resident or U.S. citizen, your Bright Flight eligibility can be affected.
 - **July 31, 2010** - the preferred deadline for Access Missouri and Bright Flight. The MDHE cannot guarantee that corrections to Access Missouri eligibility made after July 31 will be received in time to affect your final eligibility.
 - **Sept. 30, 2010** – the deadline for Bright Flight students who took the ACT in June 2010 or missed the July 31 preferred deadline. If you do not provide all necessary information to the MDHE by Sept. 30 you will be considered a late applicant and your award will be subject to funding availability, even if you have previously received an approval letter.
- If you are a Bright Flight renewal student, keep in mind that you must maintain a 2.5 cumulative GPA to continue receiving the award.

- The most up-to-date information about the Bright Flight award amounts for the 2010-2011 academic year is available on the MDHE's website. Monitor the website periodically for changes to the award amounts, which will be finalized in August.
- Don't get caught without health care coverage. If you're too old for your parent's insurance and not able to afford any on your own, check with your school's health center to see what they offer in terms of health care coverage.

[If you are a recent high school graduate...](#)

- If you received a letter from the MDHE stating we received conflicting information that currently renders you ineligible for [Access Missouri](#) or [Bright Flight](#) funds for the 2010-2011 academic year, you must submit necessary corrections by the deadlines noted below. If you filed a FAFSA, corrections can be made through the FAFSA correction process. If you did not file a FAFSA, corrections can be made by contacting your college or the MDHE.
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The most up-to-date information about the [Bright Flight award amounts for the 2010-2011](#) academic year is available on the MDHE's website. Monitor the website periodically for changes to the award amounts, which will be finalized in August.

- Save money from your summer job for college expenses.
- Make copies of your financial aid forms, immunization records and tax returns to aid in resolving issues that may arise during your first year of college.
- Plan for transportation; some schools do not allow freshmen to have cars. Whether it is the bus, a bike, or even walking, make sure that you have a plan for getting around campus, as well as around town.

[If you are a high school student...](#)

- If you're looking for a fun and innovative way to learn the ins and outs of college life, need information about how to plan and pay for college or financial literacy, or want to receive financial aid updates, check out the MDHE's [Journey to College fan page](#) (formerly a group) on Facebook. Developed and maintained by Missouri students who welcome your questions and comments, **Journey to College** provides an avenue in which to obtain a variety of information geared toward future or current college students. To ensure that you are prepared for all that college has to offer, click "Like" at www.facebook.com/journeytocollege. And be sure to tell your friends, too!

- It's never too early to start saving your money. Before you spend your hard-earned summer income on that pair of \$90 dollar shoes, stop and think about the impact of your purchase. Sometimes taking a day to really consider an item's worth can put things in perspective.
- Talk with your parents about setting up saving and spending plans and see how much your money grows over the school year. For high schools students taking the 0.5 credit personal finance class, the MDHE wants to help you get a jumpstart on all that money smarts has to offer with our [Smart About Spending](#) expansion portfolios. New to the MDHE publication order scene, the SAS portfolio serves as a companion piece for the MDHE's [College Life brochure](#) and contains loose-leaf sheets that cover [all four competency areas](#) listed in the [Missouri Department of Elementary and Secondary Education's curriculum](#) for the personal finance course:
 - **Income**
 - **Money Management**
 - **Spending & Credit**
 - **Saving & Investing**

Interested in earning a good grade in your personal finance course? Ask your counselor to [submit a request online](#) via the [MDHE website](#).

- Talk with your parents about setting up saving and spending plans and see how much your money grows over the school year.

[If you are a younger teen...](#)

- Are you heading to high school next year? This spring, work with your guidance counselor and parents to start planning the classes you'll take. Check out the [recommended core classes](#) for high school students on the MDHE website to make sure your schedule is working to get you the credits you'll need when you go to enroll in a Missouri college or university at the end of high school.
- If you're looking for a fun and innovative way to learn the ins and outs of college life, need information about how to plan and pay for college or financial literacy, or want to receive financial aid updates, check out the MDHE's [Journey to College](#) fan page (formerly a group) on Facebook. Developed and maintained by Missouri students who welcome your questions and comments, **Journey to College** provides an avenue in which to obtain a variety of information geared toward future or current college students. To ensure that are you prepared for all that college has to offer, click "Like" at www.facebook.com/journeytocollege. And be sure to tell your friends, too!

Parents • Parents • Parents • Parents • Parents

- Do you secretly hope that your child will someday win a full-ride athletic scholarship? In today's society, some parents are forcing their children to play sports with the sole hope of obtaining free money for college expenses. With so much disinformation about athletic scholarships circulating the country, U.S. News blogger Lynn O'Shaughnessy uncovers what parents and their student-athletes should keep in mind when sizing up sports scholarships in "[7 Things You Need to Know About Sports Scholarships](#)."
- Encourage your high school student to check out the MDHE's blogs on Facebook. Developed and maintained by Missouri students who welcome your questions and comments, the [Journey to College](#) fan page provides an avenue in which to obtain a variety of information geared toward future or current college students. If your son or daughter is interested in planning and paying for

college, receiving financial aid updates, or learning more about financial literacy, encourage him/her to click “Like” at www.facebook.com/journeytocollege.

- Think about personal property insurance for your child’s valuable items while he/she is away from home (e.g., computer, stereo system, jewelry). Many universities or off-campus apartments/houses will not reimburse for items damaged due to fire, water, etc.
- It’s not too late! If you’re feeling the financial crunch, remember that financial options, such as a [Federal PLUS Loan](#), are still available. Contact your child’s financial aid office for more information.

*The Missouri Department of Higher Education sent you this message because you subscribed to the department’s e-distribution list. You can unsubscribe at any time by visiting the subscription page online at <http://www.dhe.mo.gov/reminders2.shtml>.
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