



HAPPY NEW YEAR!

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

Important Dates

January 15 – Late registration deadline for February 6 [ACT](#)

January 23 - [SAT](#) Testing

February 6 - [ACT](#) Testing

Students *Students* **Students** *Students* **Students** *Students*

If you are college student...

- The [2010-2011 Free Application for Federal Student Aid \(FAFSA\)](#) is now available online. It's recommended that you file your FAFSA - the first step in applying for student aid - as soon as possible.
 - Your college's deadline for filing the FAFSA is different than the federal deadline, so be sure to check with your school so you don't overlook any important deadlines and miss out on opportunities for additional dollars.
 - Your FAFSA must be filed by **April 1, 2010**, in order to be eligible for some state financial assistance programs such as [Access Missouri](#).
 - Filing your FAFSA early means you'll get information about your potential financial aid award amounts sooner.
- If you would like free professional help filling out your FAFSA, financial aid professionals will be available at [locations throughout the state](#) to help you during [FAFSA Frenzy](#), a program of [College Goal Sunday](#) (CGS), on the following dates:
 - **Sunday, February 21**
 - **Saturday, March 6**
 - **Sunday, March 21**

To find a [CGS location](#) or other financial aid workshop near you, check out the Missouri Association of Student Financial Aid Personnel's (MASFAP) [Wuz Up events calendar](#). If you decide to attend a FAFSA Frenzy event, be sure to bring the following:

1. Your [FAFSA PIN](#) number.

2. Your Social Security Number (SSN) and your parents' SSNs if you are under the age 24 and not married;
 3. Your driver's license number if you have one;
 4. Your Alien Registration Number if you are not a U.S. citizen;
 5. 2009 federal tax information or tax returns (including IRS W-2 information) for yourself and spouse if you are married, and for your parents if you are providing parent information. If you have not yet filed a 2009 income tax return at the time you complete your FAFSA, you can still submit your FAFSA but you must provide estimated income and tax information.
 6. Records of untaxed income, such as Social Security benefits, welfare benefits (e.g., TANF), and veterans benefits, for yourself, and your parents if you are providing parent information; and
 7. Information on savings, investments, and business and farm assets for yourself, and your parents if you are providing parent information.
- Always investigate what scholarships your school or community may offer. Many provide scholarships aimed at specific areas of study or for involvement in particular activities.

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

- If you think you will be using state or federal financial assistance to help pay for your college education, the [2010-2011 Free Application for Federal Student Aid \(FAFSA\)](#) is now available to complete online. The FAFSA is used to calculate your EFC (Expected Family Contribution), which is very important in determining how much financial assistance you may be eligible to receive.

Most colleges and universities have a much earlier deadline for filing the FAFSA than the U.S. Department of Education. While the official federal deadline is **June 30, 2011**, for the 2010-2011 academic year, you should check with the financial aid office at the school you plan to attend to make sure you know the deadline that applies to you. Many Missouri postsecondary institutions have financial aid priority deadlines in February or March of 2010 for the 2010-2011 academic year.

In addition to meeting the timeframe for your school, your FAFSA must be completed and filed by **April 1, 2010**, to be eligible for some state financial assistance such as the [Access Missouri program](#). Since a large number of scholarships and grants are awarded on a first-come, first-served basis, it's in your best interest to get your FAFSA filed as soon as possible.

You can complete the [2010-2011 FAFSA](#) online after January 1, 2010. If you would like free professional help filling out your FAFSA, financial aid professionals will be available at [locations throughout the state](#) to help you during [FAFSA Frenzy](#), a program of [College Goal Sunday](#) (CGS), on the following dates:

- **Sunday, February 21**
- **Saturday, March 6**
- **Sunday, March 21**

Textbook vouchers will be offered as prize drawings at each location to first-time, freshmen filers. To find a CGS location or other financial aid workshop near you, check out the Missouri Association of Student Financial Aid Personnel's (MASFAP) [Wuz Up events calendar](#).

Since this will be your first time completing the [FAFSA](#), we thought it would be helpful to let you know what information you will need to bring with you to participate in CGS activities.

- What to bring:
 - Your parents, if applicable. Plan to attend even if they cannot.

- Your student and parent PINs. Apply for your PINs at www.pin.ed.gov.
 - 2009 W-2 forms.
 - 2009 tax returns – if they're ready.
 - What to bring if you haven't done your taxes yet:
 - Last paycheck received in December 2009 by you and your parents showing year-to-date earnings.
 - 2008 tax forms.
 - What if you don't have any 2009 tax information yet?
 - Don't worry! Attend anyway to learn valuable information about obtaining financial aid and filling out the FAFSA.
- Contact the schools you submitted applications to. Make sure the admissions offices have everything they need from you, and be sure to follow up if there are missing items or paperwork. Ask about specific school deadlines and note them on your calendar.
- Schedule campus visits and in-person interviews, if required, at your top school choices. Check with your counselor about your high school's policy regarding absences for college visits. Many allow an excused absence if you provide the necessary documentation.
- Make plans to retake the [ACT](#) (or [SAT](#)) if you're looking to get a higher score to meet various scholarship or school requirements. As a reminder, the students in the class of 2010 will need to achieve one of the qualifying scores below on or before the June 2010 national test date in order to qualify for the [Bright Flight Scholarship](#). A qualifying score achieved as a sophomore or junior on a national test date will also be accepted.

ACT Score	OR	SAT Critical Reading Score	<i>and</i>	SAT Math Score
31 or above		800 or above		790 or above

Students with scores at this level are eligible for an annual award of **up to** \$3,000. The actual award amount is dependent on the amount of funds allocated for the program during the 2010 [legislative session](#).

ACT Score	OR	SAT Critical Reading Score	<i>and</i>	SAT Math Score
30		770-799		780-789

Students with scores at this level are eligible for an annual award of **up to** \$1,000. The actual award amount, and the availability of the award at this level, is also dependent on the amount of funds allocated for the program during the 2010 [legislative session](#).

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

- Begin collecting and requesting information from universities and colleges you may be interested in attending. This information may come in the form of e-mails, brochures, pamphlets, or booklets. After you receive this information, your next step should involve finding a safe place to store it. To help you keep track of college-related materials, the MDHE developed the [Loan Portfolio](#), which can be used to store institutional, federal and state aid documents, such as transcripts, admissions applications, Student Aid Reports (SAR), and the FAFSA. If you are interested in obtaining the loan portfolio, please visit your high school counselors' office. If your school has yet to order the loan portfolios, ask your counselor to submit a request online via the [MDHE Web site](#).

- To help you land on the school choice that's best for you, it's helpful to know your options. There are a variety of schools offering a wide mixture of both degrees and programs. Learn more about the different [types of colleges and universities](#) available in Missouri and search our [Institution, Program, and Degree Search](#) to help match up your interests and goals with the schools best suited to meet them.
- Have you completed your 0.5 credit for personal finance yet? If not, the MDHE wants to help you get a jumpstart on all that money smarts has to offer with our [Smart About Spending](#) (SAS) 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](#) (DESE) 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 Web site](#).

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

- Your life is busy. In addition to school, you've got friends, interests, and other activities to take care of. Get in the habit now of scheduling your day so that you can make time for all the areas of your life that are important to you. No one can remember everything, so keep a calendar and jot things down. Keep track of homework and school assignments, sporting events, work, music lessons, and all the stuff that takes a chunk out of your day. You'll enjoy your "free" time a lot more if you know you've got all the bases covered. Besides, the practice you get in managing your time now will pay off as you move through high school and into college.
- Keep a list of Web sites you want to check out. Like most teens, you learn of new places to surf on a daily basis. As your friends, teachers, counselors, or others tell you about sites for exploring career options and college possibilities, make a quick note in your calendar to remind yourself later. Here's one to get you started: Check out [Mapping Your Future's "Show Me the Future"](#) game for a real-life simulation that lets you do the choosing, from what kind of job you to have to where you live and more.

Parents *Parents* Parents Parents *Parents* Parents

- If you have a high school senior or a student returning to college for the 2010-2011 academic year who will likely use some sort of financial assistance to help pay for postsecondary education expenses, please plan to attend [FAFSA Frenzy*](#), a program of [College Goal Sunday](#). Available at [37 locations statewide](#), this helpful tutorial leads students and parents through filling out the Free Application for Federal Student Aid (known as the [FAFSA](#)), which is the first step in obtaining student financial assistance.

What should you bring? Your 2009 tax returns, if they're ready; W-2 forms, and student and parent PINS. (You may apply for your PINs at www.pin.ed.gov.) If you haven't done your 2009 taxes yet, bring paycheck stubs from December, 2009 that show year-to-date earnings, your 2008 tax forms, and 2009 statements of interest earned. Even you don't have any 2009 tax information yet, plan to attend anyway to learn valuable information about obtaining financial aid and filling out the FAFSA.

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