



Monthly Reminders

HAPPY ST. PATRICK'S DAY

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

Important Dates

March 19 - late registration deadline for April 10 [ACT](#)

March 21 - [nine FAFSA Frenzy events](#)

March 31 - registration deadline for May 1 [SAT](#)

April 1 - [FAFSA filing deadline](#) for [Access Missouri](#)

April 30 - application deadline for [Kids' Chance scholarship](#)

Students • Students • Students • Students • Students

If you are a 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 advisors will be available at [locations throughout the state](#) to help you during [FAFSA Frenzy](#), a program of [College Goal Sunday](#) (CGS). 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 child support received, workman's compensation, Federal Work-Study or other need-based work programs, student and scholarship aid reported, 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.
- After completing the FAFSA, watch for an e-mail notice indicating your Student Aid Report (SAR) is ready. The SAR contains important information about financial aid:
 - It summarizes the information you provided when you completed the FAFSA.
 - It includes your Expected Family Contribution (EFC), which colleges use to determine your financial aid package.
 - Review your SAR for errors and make any necessary corrections. Keep a copy of corrections for your own records.
 - If you are between 17 and 22 years old and have a parent that was seriously injured or killed in a work-related accident compensable by worker's compensation, you may be eligible for a [Kids' Chance scholarship](#) to cover all or part of your tuition. To apply, you must have your FAFSA on file and submit a completed scholarship application to Kids' Chance Inc. of Missouri by **April 30, 2010**. You may obtain an application at <http://www.mokidschance.org> or by contacting Kids' Chance Inc. of Missouri at (314) 997-3390.

If you are a high school senior...

- Submit your FAFSA (Free Application for Federal Student Aid) if you haven't already done so. You can complete the FAFSA online at www.fafsa.ed.gov. Remember, your FAFSA must be filed by **April 1, 2010** to be considered for the [Access Missouri](#) program.
 - Please note the address above. The site www.fafsa.com is the home page for a preparation and filing service that charges a fee. You should **not** have to pay to apply for any federal or state financial aid.
- If you would like free professional help filling out your FAFSA, financial aid advisors will be available at [locations throughout the state](#) to help you during [FAFSA Frenzy](#), a program of [College Goal Sunday](#) (CGS). 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](#).

Textbook gift cards will be offered as prize drawings at each FAFSA Frenzy location. 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.
 - Your driver's license if you have one.

- Records of child support received.
 - Information on savings, investments, and business and farm assets for your parents
 - Current bank statements.
 - 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.
- After filing your FAFSA, watch for notification that your Student Aid Report (SAR) is available. Your SAR will tell you your EFC, or Expected Family Contribution, which is used to determine if you are eligible for some financial assistance programs. Be sure to check the information in your SAR carefully, and make any corrections necessary.
 - Ask your school counselor about AP ([Advanced Placement](#)) exams offered for college credit. Contact the college you plan to attend to find out what score is required to receive the college credit.
 - If you are between 17 and 22 years old and have a parent that was seriously injured or killed in a work-related accident compensable by worker's compensation, you may be eligible for a [Kids' Chance scholarship](#) to cover all or part of your tuition. To apply, you must have your FAFSA on file and submit a completed scholarship application to Kids' Chance Inc. of Missouri by **April 30, 2010**. You may obtain an application at <http://www.mokidschance.org> or by contacting Kids' Chance Inc. of Missouri at (314) 997-3390
 - Seek out opportunities for a summer job.

If you are a high school junior...

- Be ready for your senior year. Talk to your counselor about your class schedule. Challenge yourself with honors and AP classes, and make sure you're completing the [recommended course load](#) to prepare for college.
- Visit the Web site of our partner, [Mapping Your Future](#), to learn about the "Top 10" tips for exploring careers.

10. Assess your skills and interest.

mappingyourfuture.org/planyourcareer/skills.htm

9. Choose a career goal that will help you focus on what you want to do for a living. A career goal can be a specific job you want to do – such as doctor or teacher – or be a particular field you want to work in, such as medicine or education.

8. Develop a career plan. mappingyourfuture.org/planyourcareer/plan.htm

7. Research careers with Mapping Your Future's CareerShip®.

mappingyourfuture.org/planyourcareer/careership

6. Select a school. Once you have realized your career goal, it will be much easier to choose a school that will provide you with the appropriate education.

mappingyourfuture.org/collegeprep/selectcollege.htm

5. Find out about financial aid and begin saving for college. The earlier you begin saving, the better. Don't worry—it's never too late to start saving for your education.
mappingyourfuture.org/paying/financialaid.htm

4. Prepare for college and be sure to take the right classes.
mappingyourfuture.org/CollegePrep and
mappingyourfuture.org/successincollege/academicprep/htm

3. Learn about job hunting tips. Finding a job is a process everyone goes through at least one time in their lives. These tips can help make your search easier and less frustrating.
mappingyourfuture.org/planyourcareer/findwork.htm

2. Develop an effective resume, as this is critical to your job search. Remember, this is the first impression you give to a potential future employer.
mappingyourfuture.org/planyourcareer/resume.htm

1. Get an internship, either paid or unpaid. In today's economy, graduates that have experience through an internship have a better chance at getting a job.

For more information, visit your career guidance center and your local library.

- Looking for a fun and innovative way to learn the “ins” and “outs” of college life? Check out the MDHE's “**Journey to College**” blog on Facebook. Developed and maintained by Missouri students, the weekly blogs provide an avenue in which to obtain a variety of information geared toward prospective or current college students. If you are interested in planning and paying for college, receiving financial aid updates, and learning more about financial literacy, join the Journey to College group at www.facebook.com.

If you are a younger teen...

- You have to go to high school anyway, so you might as well **make it count**. The choices you make for 9th grade - as well as 10th, 11th, and 12th - will affect the choices you'll have for the rest of your life. Your school counselor, teachers, family, and friends will be able to answer many questions about high school and life and education after high school. As you begin your high school enrollment process this spring, ask as many questions as it takes to get the information you need.
- Looking for a fun and innovative way to learn the “ins” and “outs” of college life. Check out the MDHE's “**Journey to College**” blog on Facebook. Developed and maintained by Missouri students, the weekly blogs provide an avenue in which to obtain a variety of information geared toward prospective or current college students. If you are interested in planning and paying for college, receiving financial aid updates, and learning more about financial literacy, join the Journey to College group at www.facebook.com.

If you are a non-traditional student...

- You, too, should submit your FAFSA at www.fafsa.ed.gov if you haven't already done so. Non-traditional students may also be eligible to receive Missouri state aid, and the federal processor must receive your FAFSA no later than **April 1, 2010** in order to be considered for the [Access Missouri program](#). While other FAFSA deadlines for state aid may be later, it is always a good idea to apply early.

- If you would like free professional help filling out your FAFSA, financial aid advisors will be available at [locations throughout the state](#) to help you during [FAFSA Frenzy](#), a program of [College Goal Sunday](#) (CGS). 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](#).
 - For many people who suddenly find themselves unemployed, the first question they may ask is: "What do I do now?" [Mapping Your Future](#), a national, nonprofit organization sponsored by the MDHE and other FFELP guarantors and servicers, provides free online career planning information and resources for adults wanting to change careers, plan their job search, or determine opportunities in their areas of interest.

Parents • Parents • Parents • Parents • Parents

- Encourage your high school student to check out the MDHE's "**Journey to College**" blog on Facebook. Developed and maintained by Missouri high school students, the weekly blogs provide an avenue in which to obtain a variety of information geared toward prospective or current college students. If your son or daughter is interested in planning and paying for college, receiving financial aid updates, and learning more about financial literacy, encourage him/her to join the Journey to College group at www.facebook.com.
- Attend financial aid and scholarship presentations with your student.
- Encourage him/her to build their resume by taking college prep classes, participating in extracurricular activities, and volunteering at programs outside of school.
- Do your child a favor and have frequent, candid discussion about using credit responsibly and the pitfalls of overindulging. According to Jason Alderman of Visa USA, key points to tell high school and particularly, college students include:
 - Try to use your card only when confident you can pay off the balance each month. Paying just the minimum due can add years - and significant - to your repayment.
 - Don't be tempted by free giveaways or low teaser rates, which often rise dramatically after a few months.
 - Look for a card with no annual fee and a lengthy grace period before finance charges begin. A good place to comparison shop is www.bankrate.com.
 - Investigate other fees, such as those for cash advances, late payments, balance transfers and exceeding your limit.
 - Carrying too many cards can damage your credit score, as can high balances. Try never to owe more than 25 percent of your credit limit on any card.

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