

Monthly Reminders



Happy Thanksgiving!
This is your November reminder
from the Missouri Department of Higher Education.

Important Dates

November 13 – Late registration deadline for December 5 [SAT](#)

November 20 – Late registration deadline for December 12 [ACT](#)

December 5 – [SAT](#) testing

December 12 – [ACT](#) testing

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

If you are a college student...

- It's time to start thinking about whether or not you will apply for federal student aid for the 2010-11 academic year. As of today, you may not see the importance in applying for federal student aid as early as Jan. 1, 2010, but in doing so, it may make all the difference in maintaining and maximizing your eligibility. To avoid mishaps when completing the renewal [Free Application for Federal Student Aid \(FAFSA\)](#), a [recent Chronicle of Higher Education article](#) suggests that freshmen and upperclassmen keep five things in mind when going through the financial aid process:
 - Deadlines still matter.
 - Be a "SAP" (maintain Satisfactory Academic Progress).
 - There's no such thing as a free lunch.
 - The extras cost.
 - Borrowing decisions may change.

If you are a high school senior...

- 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 SMS portfolios are expected

to roll out in mid- November and were designed with high school students in mind. Equipped with color-coded, stair-stepped tabs, the SAS includes information that covers all four areas of the [Missouri Department of Secondary and Elementary Education's \(DESE\) Personal Finance curriculum](#):

- **Income**
- **Money Management**
- **Spending & Credit**
- **Saving & Investing**

Interested in earning a good grade in your personal finance course? Ask your personal finance teacher or counselor to submit a preorder request for the SAS expansion portfolios via the [MDHE Web site](#) today.

- If you'd like a little help filling out the [Free Application for Federal Student Aid \(FAFSA\)](#), make plans to attend a [College Goal Sunday \(CGS\)](#) event in your area. Financial aid professionals will be available at various locations statewide to help students and parents fill out the application and answer financial aid-related questions 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](#). We will also provide a list of sites and dates in the December Monthly Reminder.

- Have you created a schedule or master calendar so you don't overlook important admission or financial aid deadlines? If not, it's not too late.
- Take advantage of opportunities to meet with college representatives visiting your high school. Attend financial aid nights and college fair events in your community, and don't be afraid to ask questions. Go prepared with a list of questions about cost, financial aid, admissions, student population, academics, social life, surrounding community, housing, dining, recreational facilities, student services, security, etc. To help you get a better idea of how to tackle the admissions process head-on, [Mapping Your Future \(MYF\)](#) recently released its "Top 10" tips for a positive admissions experience.

MYF's top 10 tips for Making College Admissions a Positive Experience

10. Prepare for college - Take the right classes to ensure you meet at least the minimum requirements for the college you would like to attend. Visit your guidance or career counselor for more information or visit the link provided for more guidance.
mappingyourfuture.org/successincollege/academicprep.htm

9. Make high school count - Keep your grades up, stay active in extra-curricular activities, and stay organized.

8. Gather information - Think about what you want to do as a career. This will help you decide on a major. Then, start to think about where you'd like to go to college (large or small school, urban or rural setting, near home or far away). Once you have decided on these options, use the U.S. Department of Education's College Navigator to search schools by program of study and/or location. mappingyourfuture.org/collegeprep/gatherinfo.htm and nces.ed.gov/ipeds/cool/

7. Find college access resources - Visit the Going2College.org website for information about career, college, and financial aid resources in your state. Going2College.org

6. Take the standardized admission test - You probably have to take a few standardized tests before applying for college. Check with the schools you are interested in to find out which standardized test they prefer. mappingyourfuture.org/collegeprep/tests.htm

5. Request letters of recommendation - Ask employers, teachers, coaches, or guidance counselors for letters of recommendation to accompany your college applications.

4. Write a great essay - Whether you're working on an essay for college admission or a scholarship application, or just want to improve your writing skills, Mapping Your Future's tips on writing your admission essay can be a big help. mappingyourfuture.org/collegeprep/essay.htm

3. Have others proofread your application - The more eyes the better, so give your application to someone else to review to make sure you haven't neglected anything or made mistakes! Ask your parents, siblings, or an adult for their feedback. A teacher or guidance counselor may be able to help you perfect the application.

2. Prepare for college interviews - The schools you apply to may request an in-person or telephone interview. Even if they don't require one, an interview with an Admissions Officer may provide you (and your parents) with answers to any questions you have. Use this opportunity to sell yourself to the college so they'll realize they need you as a member of their incoming class.

And the number one way to help make college admissions a positive experience is . . .

Keep track of all deadlines - Keep a monthly calendar to track deadlines such as standardized test registration and test dates, deadlines for admissions for each school, financial aid application deadlines, etc.! Mapping Your Future's Senior Year College Planning Calendar can help. mappingyourfuture.org/collegeprep/seniorcalendar.htm

- If you're still undecided, schedule school visits for your top choices. Consider characteristics such as the size of each school and its classes, location, campus environment, housing, social activities, facilities, job availability, and financial assistance. [Our Institution, Program, and Degree Search](#) can also help determine the schools that have programs in fields that interest you.
- Follow up with your employers, teachers, and guidance counselors to ensure that letters of recommendation were sent to the schools that you are interested in attending.
- Make plans to take the [ACT](#) or [SAT](#) again if you are not satisfied with your score. 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	SAT Critical Reading	SAT Math
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	OR	Score	and	Score
30		770-779		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.

- Explore the wide variety of financial aid opportunities available to students. The MDHE administers several grant and scholarship programs (www.dhe.mo.gov/ppcindex.shtml), and many private and community organizations also provide scholarship funds (www.dhe.mo.gov/scholarshipsearchtips.shtml) based on such items as course study, academic merit, or individual talents. Be aware that you should never have to pay a fee for scholarship money.

If you are a high school junior...

- If you haven't done so, visit with your guidance counselor to make sure you are on track to graduate and that you'll have all the credits you need to get into the school of your choice. You may also want to talk about Advanced Placement (AP) courses to beef up your transcripts and to help minimize your college costs later.
- Discuss college finances with your family. When performing your college search, you need to know how much your family will be able to contribute towards your college education. Always remember, just because a college may seem expensive and out of your reach, never assume anything. There are several types of financial aid that may enable you to attend a college that may seem too expensive.
- Save, save, [save money for college](#).
- Take advantage of opportunities to meet with college representatives visiting your high school. Attend financial aid nights and college fair events in your community, and don't be afraid to ask questions. Go prepared with a list of questions about cost, financial aid, admissions, student population, academics, social life, surrounding community, housing, dining, recreational facilities, student services, security, etc.
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- [Start to build good credit](#).

- Open a checking and savings account if you have not already done so.

If you are a younger teen...

- Do you know how much college costs? Some people assume that college is out of their reach because of the cost. Before you blow it off, learn the facts and see what will work for you. Colleges come in all prices- depending on the type of school you choose. Check out the average cost to attend college at a variety of Missouri schools at www.dhe.mo.gov/tuitionandfees.shtml.
- Open up the lines of communication. Talk to your parents about your college dreams and ways to save toward that goal. The earlier you start, the better off you'll be! Have your parents look into college savings programs. For example, MOST (<http://missourimost.s.upromise.com>) is specifically designed to help Missouri parents save money for their kids to go to college.
- Order the MDHE's "Planning and Paying for College" information packet at www.highered.mo.gov/publications/publicationformpart1.do.

Parents *Parents* Parents **Parents** *Parents* Parents **Parents**

If your child is...

A high school student:

- Attend financial aid and scholarship presentations with your high school junior or senior.
- Encourage your child to take [college classes if they are available](#) at your high school. Courses are usually offered at a reduced rate to high school students and can help your son or daughter earn a few credits toward a college degree.
- It's never too early to promote [healthy financial habits](#). Continue to encourage your children to save a portion of what they earn and to exercise sound financial judgment – identifying "needs" from "wants" and acting accordingly.
- Has your student completed the 0.5 credit for personal finance yet? If not, the MDHE wants to help them 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 portfolios are expected to roll out in mid- November and were designed with high school students in mind. Equipped with color-coded, stair-stepped tabs, the SAS includes information that covers all four areas of the [Missouri Department of Secondary and Elementary Education's \(DESE\)](#) Personal Finance curriculum:
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A middle school student:

- Look into college savings programs. For example, *MOST* (<http://missourimost.s.upromise.com>) is specifically designed to help Missouri parents save money for their kids to go to college.

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