

IN THE NEWS...

Welcome back to school!

Counselors, your seniors may be eligible for up to \$1000 per year from the CollegelInvest Early Achiever's Scholarship. Please download and print the CollegelInvest Early Achiever's Scholarship Intent to Enroll letter here: www.collegeinvest.org/ceas and send it back to us. Please contact your Community Relations Manager for more details.

CollegelInvest earned the 2009 CESDA (Colorado Educational Services and Development Association) Organization of the Year Award at the Annual CESDA conference May 21- 23, in Avon, Colorado.

In sponsorship with Mix 100, mothers from all over Colorado karoked to Jonas Brothers songs for a chance to win tickets for their kids to see the Jonas Brothers live in concert through the Jonas Mothers contest. CollegelInvest participated with our own family night out giveaway, which included four tickets and dinner, for those parents who couldn't make it to karaoke or who wanted a second chance to win. Five lucky families went to see their children's icons on June 24, 2009 at the Pepsi Center thanks to CollegelInvest and Mix 100.



COMING SOON: EDUCATION CENTS

Free financial education tool from CollegelInvest

CollegelInvest will soon offer a new, robust financial education program. Covering all of the personal finance basics, including psychology of money, credit, money management, income and spending, and saving and investing, the program will have a special focus on the importance of post-secondary education to meet financial goals.

Education Cents will offer a login-enabled, interactive website with a self-paced curriculum accompanied by optional in-person presentations. In the future, we plan to offer a printed workbook as well. The presentations and printed materials will be offered in English and Spanish. We've geared our content to high school and college audiences.

Higher Education Focus

Finances are one of the most common barriers to enrolling and remaining in higher education. Through improved financial literacy and a better understanding of the tools and resources available to create a plan to finance higher education, students and families will have financial tools and information to make informed decisions to get to college and stay in college.

Head and Heart Approach

Financial decisions are so often motivated by emotional, psychological and cultural forces. In addition to the fundamentals, the curriculum will also help users explore their relationships with money, the consequences of their decisions, and the frameworks from which they view their financial situations. With this knowledge, users will have the tools to make good financial decisions.

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☆ Counselor of the Month ☆ Update

Selections for the 2009-2010 Counselor of the Month program will begin in September 2009 and run through May 2010. If you would like to nominate a counselor, please visit www.collegeinvest.org/mycounselor.

Teacher Features

We've structured our program with teachers, group leaders and counselors in mind. The online curriculum will offer an instructor dashboard where instructors can view student's progress and scores on assessments, and even aggregate information for the whole class. We'll also offer train the trainer events beginning in early 2010, to make sure that facilitators can use the program to its full potential.

Partnerships

We understand that many other not-for-profit organizations have special expertise in financial literacy. Our curriculum and tools are complementary to their exceptional contributions and are offered collaboratively. Collaborating with other expert organizations by sharing materials, access, and users to

the greater benefit of Colorado families is a principal value for this program. We believe that the need for financial literacy is infinite and, through collaborating with our partners, we will come closer to ensuring financial access to education beyond high school for all Coloradans.

We are excited to announce that, Education Cents www.educationcents.org, will launch this fall and will be available free of charge to any school or non-profit organization.

To learn more about the Education Cents program and to request information on using the program, please contact Katie Powell, Financial Education Program Manager; at kpowell@collegeinvest.org.

CollegeInvest Introduces Ugift® –

A great way for family and friends to help YOUR students save for college costs

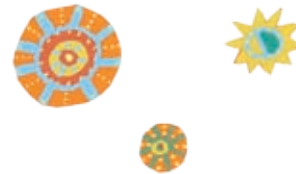
Celebrate your student's special occasions by informing their family to give the gift of higher education with Ugift. The CollegeInvest Direct Portfolio College Savings Plan now offers the ability for parents to invite family and friends to easily make contributions to their children's college savings account. Celebrate birthdays, religious events, holidays, and other occasions such as graduating from one grade to another, or receiving good grades. As you know, the gift of higher education lasts a lifetime, unlike other gifts that could eventually end up broken or outgrown. Visit www.collegeinvest.org/Ugift for more information.



Important Considerations

To learn about CollegeInvest's 529 program, its objectives, risks, charges, limitations, restrictions and qualifications regarding the Plans' benefits and potential tax advantages, please read the Program Disclosure Statements (PDS) available at www.collegeinvest.org. Also, check with your home state to learn if it offers tax or other benefits for investing in its own plan. CollegeInvest and the CollegeInvest logo are registered trademarks. Administered and Issued by CollegeInvest.

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Meet The Outreach Team's New Work Study

Anh-Thu Nguyen is an Economics major at the University of Colorado Denver. She is entering her fourth year and thinks that college is the best thing that has ever happened to her.



Anh-Thu is surrounded by intelligent and fun people who are motivated to live productive and effective lives. Her career goals include teaching a college level college course. Her life's motto is to work hard and have fun while you're at it. She believes that hard work consists of pushing yourself to work with all your mental and physical might to utilize the resources you have. Anh-Thu is a perfectionist and attempts to get as close to perfection as possible with little error. She rewards her hard work by going out dancing, playing interactive games such as Taboo, Charades and Partini or just hanging out at home in front of the T.V. She's an extraverted person that tries to squeeze in some fun anywhere she can; she doesn't believe in the boring and quiet. She's really friendly and a fantastic addition to our team.

☆ CollegeInvest's Featured School ☆

Academic Success at Ridgway Secondary School

This year, students from Ridgway Secondary School in Ridgway, Colorado were honored as they are every year at the school's annual Academic Awards Banquet.

The Class of 2009, consisting of 17 graduates, did a tremendous job working towards graduation and post-secondary education this year and their efforts were recognized publically at the banquet. Their diligence and efforts have paid off in many venues; most notably were the statistics surrounding college/post-secondary acceptance rates and scholarship monies that their seniors earned.



This year, the Class of 2009 managed to obtain an on-to-college/post-secondary acceptance rate of 88%. The senior class also amassed scholarships and grants from colleges and universities throughout the United States totaling \$1,429,000. Students at Ridgway Secondary School are exposed to higher educational opportunities as early as 6th grade. The school counselor, Rick Williams, a former Admissions Officer at West Point, New York, focuses on providing students all options to be successful starting in middle school. Ridgway has a very active Pre-Collegiate Development Program affiliation with the University of Colorado at Colorado Springs and in three short years, has grown the program from eight students to over 60 students. The program targets 7th and 8th graders and supports the students and their families throughout middle and high school by providing information and academic support to help them make good educational choices.

Ridgway also offers numerous college concurrent courses through Mesa State College. The courses are taught at their school by faculty members who have obtained adjunct faculty status with the college. Next year, Ridgway juniors and seniors will be offered five different college level courses ranging from Math and Chemistry to History, Political Science and Psychology. Ridgway Secondary School also offers two AP level courses for seniors in Calculus and English.

Rick has personally implemented many of these programs since his arrival three years ago. He is able to work with all grade levels ranging from 6th to 12th grade and emphasizes goal setting and educational opportunities. When working with his high school population, Rick places a lot of effort early on in preparing his students to be as competitive as possible for all post-secondary options. He has brought the ACT EPAS Testing Program and PSAT Testing Program to his school which have allowed students to start taking practice standardized examinations as early as 8th grade. He emphasizes getting an early start on college applications and scholarships and teaches a junior seminar class after the state ACT test to get the students ready for the application process before their senior year starts. The school also offers an ACT preparation class to all juniors during the second semester which prepares students for the upcoming state ACT examinations.

While working in college admissions, Rick learned how important it is to get students started planning for post-secondary opportunities in middle school. Students from Ridgway Secondary School have received numerous scholarships each year including two Daniels Fund Scholarships and a Boettcher Foundation Scholarship. This year, Rick was also able to submit his school for the Colorado Department of Education's Post Secondary Workforce Readiness Assessment and will track additional data regarding post-secondary success at Ridgway Secondary School over the next few years as part of the study.



Every Coloradan will have the financial aid information essential to access college.



OUTREACH UPDATES

Where we've been and what we've been doing.



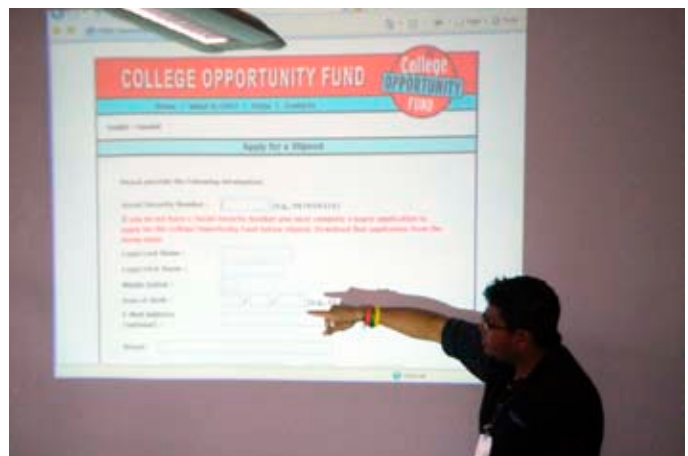
Kaylynn Hemlock and Larry Larson work at the KidSpree, Saturday, July 18 in Aurora.



Claudia Hernandez-Ponce stands with SpongeBob Square Pants who worked at the CollegelInvest exhibit at the KidSpree Saturday, July 18 in Aurora.



Carla Castillo works a Colorado UpLift Career Fair at Hill Middle School on Wednesday, March 18.



Andrés Pedraza presents at the Dreamer's Conference, Friday, June 26 in Longmont.

★ Featured Outreach Employee ★



Meghan Cave was born in Fairfax, Virginia, grew up in Arlington, Texas, and moved to Bailey, Colorado with her family while in high school. In 1997, Meghan graduated from Platte Canyon High School and then spent a year in Geneva, Switzerland, working as a nanny for her aunt and uncle. In

1998 she began her college career at Red Rocks Community College. Meghan transferred into Colorado State University in 2000 where she competed on the equestrian team and volunteered at CSU's vet hospital and Rancho Vista Equine Therapy Center. After graduating with a Bachelor's of Science degree in Natural Resources, Meghan was hired at the Colorado

School of Mines and subsequently, began a graduate program at CSU's Denver Center. In 2007, Meghan graduated with a Master's in Education and Human Resource Studies. In 2008, Meghan became a "Certified College Planning Specialist" through the National Institute of Certified College Planners. Meghan has been employed with CollegelInvest for two years and loves her position as a Community Relations Manager because, "I get to travel all over the state to different schools and organizations and help students from all different backgrounds prepare for college – it's very rewarding."

In her spare time, Meghan enjoys shopping, playing guitar and piano and volunteering with her dog, Chester, in the Prescription Pets Program at Children's Hospital.

☆ Monthly Scholarship Winners ☆

High School Seniors attending a CollegenInvest presentation or workshop can enter to win a scholarship! Each month one name is selected for a \$250 scholarship. Here are the most recent winners.

April 2009

Name: Lorenzo Ortiz

School: Pueblo West High School

Extracurricular activities: I founded the Pueblo West Orchestra.

Favorite book: Frankenstein

Favorite movie: The Dark Knight

Favorite band/music artist: Metallica and Guns & Roses

Intended college: CSU.

Intended Major: Business Management so I can start a family owned pet store with my father and further my opportunities.

What does winning this scholarship mean to you? I have a better chance of paying for college and getting farther in life, this is a big help.

May 2009

Name: Ariana De La Paz

School: William Smith High School

Extracurricular activities: none

Favorite book: A Child Called It

Favorite movie: Cars

Favorite band/music artist: all kinds

Intended college: Aurora Community College

Intended Major: Criminal Justice because I want to become a cop

What does winning this scholarship mean to you? It means a lot to me because I'm a single mother and it was going to be a big issue with money to go to college on my own.

June 2009

Name: Charlie Basil

School: D'Evelyn

Extracurricular activities: Baseball, Basketball, National Honor Society.

Favorite book: The Great Gatsby by F. Scott Fitzgerald

Favorite movie: Anchorman: The Legend of Ron Burgundy

Favorite band/music artist: U2

Intended college: I haven't decided yet.

Intended Major: Electrical engineering because it sounds interesting and I am good at math.

What does winning this scholarship mean to you? College is expensive, so every little bit helps.



July 2009

Name: Leah McGrath

School: Pueblo West High School, Pueblo West Colorado

Extracurricular activities: Four year Letterman on the high school dance team, Two year participant on the Swim and Dive team, Student Council Representative, STEP (Student To Employment Program) at Parkview Medical Center, Teen SERT (Student Emergency Response Training)

Favorite book: My favorite books are Martian Chronicles and Fahrenheit 451 by Ray Bradbury and 1984 by George Orwell.

Favorite movie: Finding Nemo.

Favorite band/music artist: I don't have a favorite band or artist, but some of my most loved to listen to are The Fray, Erin McCarley, and Dashboard Confessional.

Intended college: I will be attending Fort Lewis College in Durango Colorado.

Intended Major: I have declared myself as an Athletic Training major. I have chosen this field of study because sports medicine to me is very exciting and up in coming. I was lucky enough to shadow this career for the past three years and from this I was able to become very passionate about it.

What does winning this scholarship mean to you? Having this scholarship means that I can relax more about paying for school. Every amount helps and I am grateful for every penny.

August 2009

Name: Ake'la Ventura

School: Southridge High School

Extracurricular activities: The Uganda Club

Favorite book: Of Mice and Men

Favorite movie: The Haunting in Connecticut

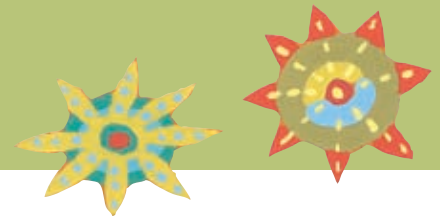
Favorite band/music artist: The Black Eyed Peas

Intended college: Metropolitan State College of Denver

Intended Major: Chemistry with a strong emphasis on forensics because I would like to be in DNA analysis

What does winning this scholarship mean to you? It would mean a lot to me because I wouldn't want my parents to pay for everything.

ASK THE EXPERTS!



Dear CollegenInvest,

Can my child have more than one 529 account?

Thank you,
Bill

Dear Bill,

Yes. In fact, we often find that both a parent and grandparent open an account for a student. However the aggregate balance of all accounts for a single student may not exceed CollegenInvest's balance limit, which is \$280,000 per student.

Sincerely,
The Outreach Team at CollegenInvest



Querido CollegenInvest,

¿Es posible que mi hijo teng más de una cuenta de ahorros 529?

Gracias,
Graciela

Querida Graciela,

Esto sí es posible. De hecho, muchas veces los padres y los abuelos abren cuentas separadas para el mismo niño. Sin embargo, el balance total de todas las cuentas para ese niño no puede exceder el balance límite de CollegenInvest, que son \$280,000 dólares por estudiante.

Cordialmente,
CollegenInvest

Send your questions to the Outreach Team at CollegenInvest:
asktheexperts@collegeinvest.org

★ Featured Partner ★

La Raza Youth Leadership Program Partnership

The La Raza Youth Leadership Institute founded the La Raza Youth Leadership Program (LRYLP) in 2004 because organizers realized a one day conference only planted a seed of leadership and decided to implement a longer program for high school students. The LRYLP's mission is to provide Latino Youth an opportunity to achieve their full leadership potential and instill the desire to give back to the community.

The LRYLP 2009 class was comprised of 27 outstanding youth from across Metro Denver (two students commuted from Greeley and New Castle). These 10th-12th graders devoted 11 Saturdays to learn about social justice, human rights, the advancement of the Latino community and the importance of education. The 12 participating seniors graduated from high school and all of them are enrolled in higher education institutions. This feat is a standard for LRYLP participants because since its inception in 2004, 100% of the students successfully graduate from high school and pursue higher education.

To assist with the LRYLP participant's higher education needs, CollegenInvest provided a financial aid presentation,



college planning materials and a \$500 scholarship. To win the scholarship, the LRYLP participants had to address the following questions in an essay, "What is an issue in your community that you plan to address as you continue your education? Why will higher education assist you?" Denver East High School senior José Castañeda received the scholarship for writing an essay about the importance of education and making higher education resources available to the Latino community. José is attending the Community College of Denver this upcoming fall and he's planning to pursue a career in counseling or teaching because his heart is in the community.

CollegenInvest is a natural partner for the La Raza Youth Leadership Program as we continue to work together to ensure that these students continue their education and reach their dreams.

If you are interested in becoming a CollegenInvest partner please contact Meghan Cave mcave@collegeinvest.org.

☆ Quarterly Checklists for Students ☆

JUNIOR CHECKLIST

SEPTEMBER

- Identify sources of college and career information at your school. Start looking through guidance publications, college catalogs, and guidebooks.
- Visit www.CollegeInColorado.org to find out more about Colorado colleges.
- Put together a list of 10 colleges you would like to attend. (Plan on applying to at least three to five colleges.)
- Talk to your parents and your high school counselor about where you want to go to college.
- Study and register for the Preliminary Scholastic Aptitude Test (PSAT).
- Obtain dates and locations of college fairs and "parent's night" in your local area.
- Other: _____

OCTOBER

- Take the PSAT and National Merit Scholarship Qualifying Test (NMQST).
- Inquire about Advanced Placement (AP) or summer courses that may be available to you.
- Other: _____

NOVEMBER

- Look into requirements for the colleges to which you are applying. Make sure you have taken the required classes, or are scheduled to do so before graduation.
- Check with the colleges you are applying to about specific testing requirements.
- Other: _____

SENIOR CHECKLIST

SEPTEMBER

- If you haven't already, make time to visit your top college choices.
- Meet with your school counselor to make sure you're on track for the college of your choice.
- Meet with the admissions representatives of your top three schools.
- Make a list of due dates for forms completed and information sent.
- Begin asking for letters of recommendation from your teachers, guidance counselors and employers.
- Start your scholarship search. Check out our scholarship list and request a scholarship work book at www.collegeinvest.org.
- Other: _____

OCTOBER

- Begin working on admission application essays.
- Attend special programs such as college fairs and financial aid workshops.
- Visit www.collegeinvest.org or ask your counselor to find out when we're in your area.
- Other: _____

NOVEMBER

- Obtain any additional financial aid applications required by your colleges.
- Begin all college and scholarship applications.
- Check deadlines for when applications need to be postmarked.
- Other: _____

☆ Top Ten Financial Aid Hints for High School Counselors ☆

1. All students regardless of their academic or financial circumstances should be encouraged to complete a FAFSA as long as they have valid Social Security Numbers.
2. Many financial aid information resources are available in both English and Spanish.
3. Students should be encouraged to think about the long-term implications of going heavily into debt to pay for an expensive college because less expensive community colleges, state colleges, and even living at home can bring down the amount of long-term indebtedness.
4. Schedule your school's FAFSA workshop with CollegeInvest early in the school year to be held as soon as possible after January 1.
5. Colleges will not prepare financial aid packages for students until the students have been accepted and the colleges have received completed financial aid applications.
6. Money and finances should never be an excuse to forgo higher education.
7. DEADLINES matter in college admissions and financial aid processes!
8. Give students folders to keep financial aid paperwork and PIN's.
9. You are not expected to be a financial aid expert because there are many resources available from colleges, the web, and CollegeInvest...just focus on getting all seniors to complete FAFSA's as early as possible after January 1.
10. Remember to pat yourself on the back for a job well done in transitioning students to that important next step...life after high school graduation!



☆ Your CollegeInvest Outreach Team ☆



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Red Territory

Green Territory

Yellow Territory

Blue Territory

