

IN THE NEWS...

FAFSA Changes 2010-11*

- ☆ 20% national increase in FAFSA completion from 2008-09 to 2009-10
- ☆ Simplified Web address www.FAFSA.gov
 - www.fafsa.ed.gov works too
- ☆ Confirmation Page Enhancements, students now receive more information, such as:
 - A Pell Grant estimate
 - Outline of student loan eligibility
 - Links to College Navigator
 - Ability to email the confirmation page to their personal email address
- ☆ Retention, graduation and transfer rates listed for each college/university
- ☆ Enhanced skip logic
 - Selective service registration option only offered to males under 26
 - Simplification for students 24 and older and/or married
- ☆ Unsubsidized loan only option for families that refuse to provide parent information
- ☆ Removal of Veteran's benefits questions
- ☆ Removal of drug conviction question for first-time college student attendee
- ☆ Residency questions suppressed for those who confirm address same for at least five years
- ☆ IRS tax data can be transferred to FAFSA and pre-fill information
 - Not available for 2010-11 FAFSA until Summer 2010

*Source: US Department of Education

Try using the University of California's FAFSA Tutorial, www.finaid.sa.ucsb.edu/Media/FAFSASimplification/index.html 09-10 until Jan 25, 2010 after Jan 25, 10-11 will be ready.



☆ Jan's Journal ☆

A Word of Caution

Lately we have been hearing from counselors about for-profit college advisors offering to come to their schools "to help" families get the most out of completing the **FREE** Application for Federal Student Aid (FAFSA). Some counselors have mentioned that these advisors are really there to show families how to beat the financial aid system and hide their money on student aid applications. Some of these advisors may charge families hundreds or thousands of dollars to complete the **FREE** FAFSA. They actually may end up delaying families' financial aid because of errors.

While there are legitimate, well-qualified and intentioned college coaches who add great value to the college admissions experience, families should never be told how to hide their money when completing the FAFSA (this is a federal offense) or to pay someone to complete the FAFSA. Collegenest Outreach's Certified College Planning Specialists, part of the Colorado Department of Higher Education, will come to your site to help families with the entire financial aid process for FREE.

We asked highly regarded college consultants what families should do if they want to pay for college coaching services especially around the college selection and admissions processes. They advised to ask lots of questions: Do the consultants provide information about free services? Do they share student and family information with anyone else? Specifically, what are the families getting for their money? What is the consultant's background and do they have experience as a high school counselor or college administrator?

To comment or for information, email me at jgullickson@collegenest.org. Thank you for all you do to help students and families!



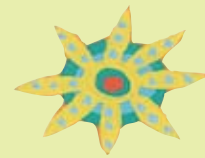
**A CollegenInvest 529
College Savings Plan
offered by FirstBank**

CollegenInvest has partnered with FirstBank, the largest locally owned banking organization in Colorado, to offer the CollegenInvest Smart Choice College Savings Plan. The Plan provides the benefits of a 529 plan along with the stability and security of a savings account. Plus, it's the only 529 plan in Colorado that is FDIC insured and provides a state income tax deduction. Visit www.collegeninvest.org for more details.



**Direct Portfolio Plan lowers
fees 31%**

In another step to help Colorado families save for college in tough economic times, CollegenInvest is reducing fees on the Direct Portfolio Plan from 0.75 percent to 0.52 percent. The fees were reduced effective December 1, 2009 as part of a renewed five-year contract CollegenInvest signed with The Vanguard Group and Upromise Investments, Inc. to manage the Direct Portfolio 529 plan.



★ **Featured Partner** ★



Since 1976, Family Tree has provided a continuum of services that fall into one of three major program areas: Children's Services, Domestic Violence Services and Homelessness Services. Through a comprehensive array of services, their three program areas help families and individuals become safe, strong and self-reliant.

Children's Services provides shelter for children and adolescents who have been abused or neglected and are not safe in their homes; services and outreach for youth who are homeless and on the streets or have run away from home, and youth who are at risk of being removed from their homes due to behavioral problems. Family Tree assist families at risk of child abuse or neglect in an effort to stabilize those families, and help families who are caring for family members, not their own children, when parents are unable to do so. Recently they have begun providing stabilizing resources and services to military families throughout the metro area.

In Homelessness Services, Family Tree provides client-directed case management services and affordable transitional and permanent housing for low or no-income, homeless individuals and families who are working toward self-sufficiency. They also provide homeless prevention resources to individuals and families struggling to remain in their homes.

Domestic Violence Services provides 24-hour crisis phone lines, safe shelter and supportive services that include women's and children's advocacy; legal advocacy services, that include protection order clinics and free family law clinics; outreach counseling services that include individual and group counseling for victims and children; supervised parenting-time and safe exchange services; and community education.

Their programs are intertwined, and because of their experience and expertise, they are able to help as many people as possible receive a continuum of services under one Family Tree roof (in 16 locations throughout metro Denver). Through its various programs, Family Tree served 31,646 people in fiscal/program year 2007-08 from metro Denver to overcome child abuse, domestic violence and homelessness to become safe, strong and self-reliant.

CollegenInvest is excited to partner with Family Tree to better serve students.

☆ CollegeInvest's Featured School ☆



Colorado Springs Early Colleges (CSEC) is a charter high school with a mission to prepare students for their future with Life Ready Education.™ Every student, regardless of background or skill level, will achieve mastery and will demonstrate that they can succeed in high school, in college, and in their chosen career.

No Exceptions. No excuses.

As a small high school, CSEC provides a world-class education in a personal, supportive atmosphere.

As an early college high school, CSEC students take college-level course work leading to both a high school diploma and an associate's degree, or certificates in a vocational career.

What's happening at CSEC?

- CSEC offers a trip for students to experience travel and community service Costa Rica through Global Explorers non-profit organization.
- Students will visit Adams State, CU Boulder, DU, and CSU-Pueblo throughout the 2009-2010 year to experience what the colleges have to offer.

In Career Planning classes, taught by Kristi Smith, students are working on creating resumes and gearing up for a mock interview with professionals from the community to practice interview skills.

OUTREACH UPDATES

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



Carla Castillo, Community Relations Manager for CollegenInvest, works at a recent CollegenInvest event.



Katie Powell, Financial Program Manager for CollegenInvest, gives a \$1,000 scholarship to **Hannah Rayburn** (center of Strasburg High School). Counselor **Tonia Miller** of Strasburg High School stands far left.



Misti Ruthven presents the Counselor of the Year award at the Colorado Council on High School and College relations Annual Conference December 3 in Denver.



☆ Monthly Scholarship Winners ☆

Collegelvest collects names of students at all outreach events and each month draws for one \$250 scholarship. Collegelvest does not solicit or sell personal information. *Winners must be legal residents of Colorado.

September 2009

Name: Amber Wenholz

What high school do you attend? I attend Sheridan High School.

What sports/extracurriculars/clubs do you participate in?

The sports that I participate in are volleyball and basketball. I'm also involved in Leadership and Link Crew at my school. On my spare time I love spending time with my family and going snowboarding.

What is your favorite book? I really don't have a favorite book. But I do love reading true stories and history events!

What is your favorite movie? Love and Basketball.

Who is your favorite band/music artist? I would have to say my favorite music artist is Trey Songz.

What college do you plan to attend? Right now I'm looking into Hestton College! But I also am looking into other colleges as well. I want to find one that will give me the best opportunities and where I will feel more comfortable.

What do you plan to study in college and why? In college I plan to study pre-med to become a pharmacist. I would love to be a pharmacist who works with the patient, doctor and nurse. So I can help people out and also look out for them as well.

What does winning this scholarship mean to you? OH MY!! I am so excited and happy winning this scholarship! Winning this scholarship means the world to me! Because this helps me and my family to achieve my future dreams.

October 2009

Name: Meghan Mayer

What high school do you attend? Central High School in Grand Junction, Colorado

What sports/extracurriculars/clubs do you participate in? Soccer, Softball, working out, yoga, currently knee rehabilitation, and a volunteer group called The Revolution Group at school ("loving people one person at a time." It is spectacular).

What is your favorite book? The Twilight Saga, mainly New Moon

What is your favorite movie? Pearl Harbor

Who is your favorite band/music artist? Rod Stewart and Kenny G, from Drake and Lil Wayne to Ne-yo, and Jagged Edge. So hard to narrow it down. Music is so versatile and creative I love more than only one genre.

What college do you plan to attend? Mesa State College is my main choice currently, with a few Denver schools in mind.

What do you plan to study in college and why? Health sciences, I love the muscles, helping people, and when I tore both my ACL's playing soccer, I became entirely interested in the



physiology and functions of the body! I can't get enough.

What does winning this scholarship mean to you? Winning this scholarship means this money can assist with my books for studying in college. And it is \$250 I will not have to pay out of my pocket, it can be used wisely else ware! I am greatly appreciative I could get a chance to be assisted in any way in my college fund! Thank you very much for this opportunity.

November 2009

Name: Maggie Timm

What high school do you attend? Littleton High School

What sports/extracurriculars/clubs do you participate in?

Soccer, DECA, Student Advisement Leader, Key Club

What is your favorite book? "Extremely Loud and Incredibly Close"

What is your favorite movie? I don't know! I have many favorites.

Who is your favorite band/music artist? Michael Franti

What college do you plan to attend? CU Colo Springs (UCCS)

What do you plan to study in college and why? Forensics is my planned major because I want to be a CSI.

What does winning this scholarship mean to you? I feel very lucky to have been drawn from this raffle.

December 2009

Name: Kevin Sanchez

What high school do you attend? Weld Central High School

What sports/extracurriculars/clubs do you participate in?

I am in band, jazz combo, FBLA, LULAC, and work every day at a local ford dealership.

What is your favorite book? I honestly do not know my favorite book.

What is your favorite movie? My favorite movie would have to be Man on Fire.

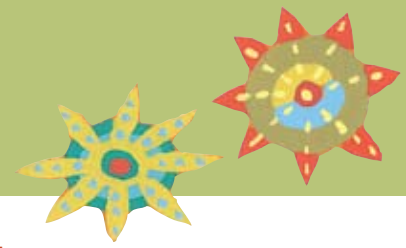
Who is your favorite band/music artist? My favorite band is either Rise Against or the Black Eyed Peas.

What college do you plan to attend? I plan and hope to attend CU Boulder.

What do you plan to study in college and why? I plan on studying pre-med in college.

What does winning this scholarship mean to you? Winning this scholarship means a lot. Meaning that there is hope out there to help me pay for college because I never thought it was possible. Winning this will help me apply for more and hope someday to be a doctor.

ASK THE EXPERTS!



Dear CollegenInvest,

I want to start a 529 account for my son but what will happen if he doesn't go to college?

Thanks,
Juan

Dear Juan,

If your student decides not to attend college, you can name another beneficiary, or you can choose to leave the funds in the account for a time when he might decide to attend college. If you need your savings for another purpose, you can withdraw the funds; however, there are penalties including tax consequences for non-qualified withdrawals.

Sincerely,
The Outreach Team at CollegenInvest

Querido CollegenInvest,

¿Quiero abrir una cuenta de ahorro 529 para mi hijo, pero que pasaría con el dinero si él decide no ir a la universidad?

Muchas gracias,
Juan

Querido Juan,

Si su hijo decide no ir a la universidad, usted puede nombrar a otra persona como el beneficiario de la cuenta, o si usted prefiere puede dejar los fondos en la cuenta hasta el día en que él decida empezar la universidad. Si usted opta por usar los fondos para otros gastos, usted puede retirar los fondos, pero existen multas que incluyen impuestos por retiros no calificados.

Cordialmente,
CollegenInvest

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



Important Considerations

To learn about CollegenInvest'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. CollegenInvest and the CollegenInvest logo are registered trademarks. Administered and Issued by CollegenInvest.

★ Counselor of the Month Update ★

One group of professionals that has a tremendous impact on encouraging young people to pursue higher education is high school counselors. Working diligently, counselors urge students to consider future options, reach for their dreams and make a difference in the world around them. Give recognition to a deserving counselor by nominating them for Counselor of the Month at www.collegeinvest.org/mycounselor.

Counselor of the Month

- September: **Mary Krisko** - Peyton High School
- October: **Arlene Lanier** - Rangeview High School
- November: **Lil Malers** - Rampart High School
- December: **Michael Casey** - Gunnison High School

Counselor of the Year

Lil Malers - Rampart High School



☆ Quarterly Checklists for Students ☆

JUNIOR CHECKLIST

WINTER

- If your high school offers Advanced Placement (AP) classes, sign up. In the spring of your senior year, you'll take an AP test. If you score well, you'll get college credit, which saves you money.
- Choose colleges with strong programs in your area of study or interest. Visit CollegeInColorado.org for help finding these schools.
- Request information from three or four of your chosen colleges.
- Visit college campuses. If you can, arrange to stay overnight in a dorm and attend a class or two while you're there.
- Take the SAT or ACT at least six weeks before the deadline for scores to be submitted to colleges.
- Begin your scholarship search at www.collegeinvest.org/scholarships.
- Apply for the College Opportunity Fund (COF). For more information about this stipend, visit CollegeInColorado.org.

APRIL

- Consider taking Advanced Placement (AP) exams while the information is still fresh in your mind.
- Begin to prepare essays for college admissions and scholarship applications.

Other: _____

MAY

- Take the SAT and/or ACT exams.
- In early to mid-May, take Advanced Placement (AP) exams, which are given in high schools nationally.
- Begin to make a list of scholarships you will apply for, include deadlines and application requirements.
- Other: _____

SENIOR CHECKLIST

WINTER

- Submit your FAFSA as soon after January 1st as possible. Use estimated figures if family tax returns are not yet completed.
- Keep copies of all forms you submit.
- Check to see if your mid-year high school transcripts have been sent to your colleges.
- Look into taking AP or College-Level Examination Program Exams.
- Rank your finalized list of colleges.
- Look for your Student Aid Report (SAR) in the mail or electronically, depending on how you submitted your FAFSA.
- Submit your SAR to any colleges you did not indicate on your FAFSA.
- If you have not received your SAR, contact the Federal Student Aid Information Center at 1-800-433-3243.

APRIL

- Submit your FAFSA if you have not done so. Use estimated figures if your family has not yet filed taxes.
- Start looking for college acceptance letters and financial aid award letters.
- Watch for deadlines!! In regards to housing, financial aid and more.
- Other _____

MAY

- Register for orientation at the college of your choice.
- Take your AP exams, which are given in high schools nationwide.
- Finalize summer job plans.
- Other _____

Outreach Team

Free services and materials offered in English and Spanish

- ☆ College savings presentations
- ☆ Early college financial planning presentations for 9th, 10th, & 11th graders
- ☆ Scholarship presentations
- ☆ Financial aid presentations
- ☆ FAFSA, FAFSA4caster and CSS Profile workshops for families
- ☆ Education Cents financial education presentations, workbooks, and www.educationcents.org, an online curriculum
- ☆ Financial planning college workbooks
- ☆ Scholarship workbooks

Learn more at www.collegeinvest.org

"As a state, we must do a better job preparing Colorado residents for the rigors of a 21st century economy. The contributions that CollegeInvest is making through higher education financing information and accessibility work toward the goal of opening education options to more Coloradans."

- Governor Bill Ritter

A Division of



Department of Higher Education

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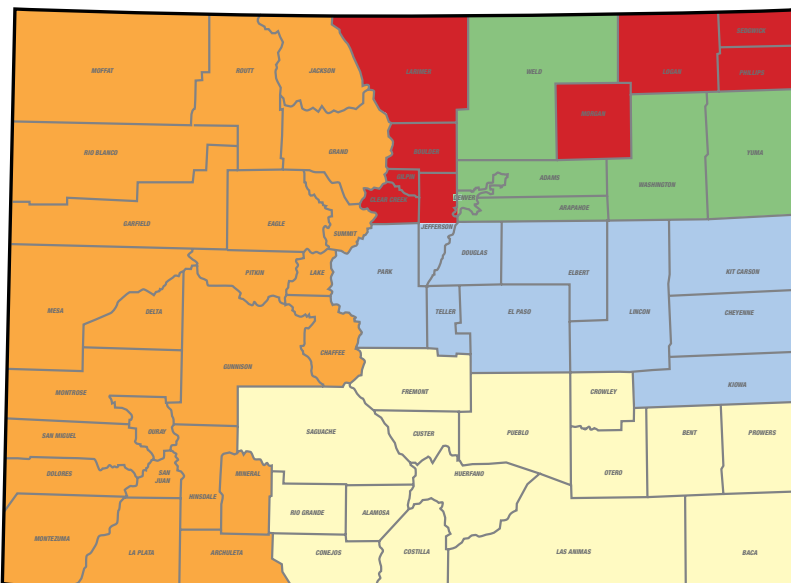
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Yellow Territory



If you would like to receive our quarterly newsletter with higher education financing news for education professionals, please send your name and email to outreach@collegeinvest.org

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