



MOUNTAIN CLIMBER



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FORT DRUM

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FORT DRUM EDUCATION CENTER

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FACE THE CHALLENGE



"College in Your Future"

On the Education Services Officer's Desk

The Army Education Center at the McEwen Library and Education Complex

Hours of Operation

Monday, Tuesday, Thursday, and Friday

0900-1600

Wednesday

1245-1600

(315) 772-6878



The Fort Drum Education Center Mountain Climber

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One of the areas that I find most soldiers and adult family members do not take full advantage of is all of the sources available to receive financial aid. Now that 100% Tuition Assistance (TA) is readily available for active duty soldiers, many do not want to make the extra effort to apply for scholarships, grants and loans that could potentially pay for books, child care, transportation costs, and college fees. These additional costs usually add up to more than the cost of the tuition for college and take a large chunk of money out of a student's pocket. Why pay for these additional costs when taking a little time and effort to do some research and fill out some applications could cover all?

There are many different sources of financial aid, and researching which ones are a fit for your college career and circumstances is an important part of the process. This can be very time consuming, but well worth the effort. Because there are so many reference materials, websites, private organizations, colleges and software programs offering information on the subject, the Education Center assists the Fort Drum community by bringing many of these sources of information to one location every Spring.



The annual Fort Drum Financial Aid Fair was put into place two years ago and it has been a success. We would like to see more of the Fort Drum community attend and take the time offered to you to do this research in one day. It will save you much time on tracking down these sources, phone calls, transportation getting to them in order to ask the necessary questions and receive instructions on applications. Read on to find out all the incidentals on the Fort Drum Financial Aid Fair.

Adult family members, DoD civilians, and retirees often never think about seeing an Army Guidance Counselor to receive assistance on sources of financial aid. They often go directly to the college to seek out such information. While the college is an excellent source of much of this information, the Army Guidance Counselors can often supply more information about financial aid

sources targeted for the military community. The Education Center maintains references, websites, and software programs specifically for this purpose. I encourage all members of the Fort Drum community to take advantage of the expertise in financial aid that can be supplied through the Army Guidance Counselors.

The application process can also be time consuming. Many organizations require essays, transcripts, financial status info, and more. Don't let this discourage you. Because many people will not take the time and effort to do the research and fill out the applications, many of the scholarships and grants go unused every year. I often compare the Free Application for Federal Student Aid, also called the FAFSA or Pell Grant, to filling out income tax forms. However, it all pays off when you are holding the money from the tax return, or in this case, the money from the scholarship or grant in hand and attending college for free.

Carla K. Ortiz
Education Services Officer



Education Center Holds 3d Annual Financial Aid Fair

The Education Center will be holding a financial aid fair on Thursday May 8, 2003. During the fair you will be able to gain information, perspective, and an understanding of how to get money for college. An area of interest for every college student is free money; dollars you can receive that are not a loan. The Federal government provides some of this assistance through a program called Pell Grants. Some states also have a similar assistance program.

In the private sector this money becomes available through scholarships. Scholarships can be based on a tremendous amount of factors. Not all of these factors are solely based on academic performance as might be implied by the title. Some scholarships are based on who you are; a member of the military, family member or non-traditional student.

The Education Fair will have information available on scholarships from organizations linked to the Army like the Association of the United States Army (AUSA), Army Emergency Relief (AER), Officer Spouses Club, and the Enlisted Spouse Club. Colleges have money available to students through foundation organizations. For example, Jefferson Community College foundation has a scholarship available to non-traditional students.

Each scholarship will have minimum qualifications, criteria and a deadline for applying for

the award. Scholarships generally require an applicant to write an essay on why he or she deserves to be considered for the award. But the effort for making the application can net you money for college ranging from \$250 to \$1000 or more.

Scholarships can come in all shapes, sizes, colors and are specific in nature. Are your parents horticulturists in Florida? There could be a scholarship just for you. A place to search for unique scholarships is the website www.fastweb.com.

Last Year's Financial Aid Fair Attendees

- Upstate Federal Credit Union
- Roberts Stackel CPA
- HSBC Bank
- Consumer Credit Counseling
- US Department of Veteran's Affairs
- US Army ROTC
- SUNY Jefferson Community College
- SUNY Canton
- SUNY Oswego
- SUNY Empire State College
- Army Spouses Clubs
- Army Education Center



3d Annual Financial Aid Fair

Sponsored by the Army Education Center, Ft Drum

Thursday, May 8th 2003
11:00 am - 4:00pm
Army Education Center
4300 Camp Hale Road
Fort Drum, NY 13602



Spouse Financial Aid

Janelle Turner, 19-year-old military spouse of PFC Turner, is a resident of New York State, and is seeking financial aid information. She has 18 liberal arts and science credits from an accredited college and is interested in pursuing a nursing degree. What information can the education center provide her?

Although, we can not provide any tuition assistance dollars, we can answer questions in reference to Pell Grants, state grants and where to find additional information. Pell Grants are federal grants that are awarded to undergraduates who have not earned a bachelor or a professional degree. The amount granted depends on financial need, costs related to attending college, student status and whether the student plans on attending college for a full academic year. Funds are distributed to help defray the cost of attending college and go directly to the college. In addition to qualifying for Pell, she may also qualify for TAP, a state tuition assistance program for New York State residents.

Mrs. Turner would apply for both federal and state grants using the FAFSA form. Because she is now married, the financial information would have to come from her husband's income tax return. If she was employed prior to her marriage, their joint income has to be calculated to ensure that financial aid is based on the amount needed to attend college and the amount needed to support the household. If her husband is also attending college, the amount of financial aid could increase.

What you should know in order to complete the financial aid form:

1. Read the directions carefully. Many of the questions are very straightforward.
2. Apply early. Beware that many state

and local scholarships have deadlines.
3. To receive financial aid, the college must have correct and complete information.
4. You do not have to submit your tax return before you file your FAFSA form.

Once Mrs. Turner has filled out and filed her FAFSA form, the information is then processed by the US Department of Education. A Student Aid Report (SAR) is generated and sent to her either through the mail or the Internet. A copy is also sent to each of the colleges she has listed on her FAFSA, as well as the State Department of Education she has listed as her state of residence. She then needs to review the information and make any necessary corrections. The information in the SAR is used to by the colleges to calculate the Expected Family Contribution (EFC), measuring the family's financial strengths and eligibility for financial aid.

This information is then sent to the colleges and is used to prepare a financial aid package. Once the package has been completed, Mrs. Turner is then informed what her expected family contribution will be and the total amount of financial aid available to her.

A good source for information for financial aid is the financial aid office at the college you wish to attend. The financial aid officer can tell what student aid is available.

For further information on financial aid go to: www.studentaid.ed.gov, or www.students.gov. You can also fill out the FAFSA on line: www.fafsa.ed.gov.

Diane Turo-Hughes
Army Guidance Counselor



College Challenge - Case Study A

PFC Bobby Turner is a first term 11B10 assigned to one of the Infantry Battalions. He is just arriving from Advanced Individual Training at Fort Benning. Prior to his enlistment, PFC Turner graduated from his hometown High School. He had no plans for college after he met his Army Recruiter; he has the Army College Fund on top of his Montgomery GI Bill.

In two previous sessions, PFC Turner and his counselor have discussed degree planning and application to begin an Associate Degree in Accounting looking forward to a career as a CPA. They discussed taking some

courses at a local college before his ETS.

Counselor: Welcome PFC Turner. In our last meeting we discussed how to process your college application. Today we will discuss how to pay for college. Regardless of which college you choose, you'll probably need help paying for tuition, fees or books. Please tell me about your family situation; are you married? Do you have children?

PFC Turner: I am married and we do not have children. My spouse is not employed at this time.

Counselor: The first thing we will look at is applying for federal student aid. Applying for federal student aid is easy; you can even apply before you attend school.

PFC Turner: But I hate filling out a bunch of forms!

Counselor: Well, it is easier now than years ago with the ability to apply online. The Free

Application for Federal Student Aid (FAFSA) can be done interactively on the Web site www.fafsa.ed.gov. If you need a paper form, contact the college's financial aid office or nearest Army Education Center. Applications for the 2003-2004 school year should be submitted as soon as possible after January 1, 2003 when tax filing has been completed. In order to complete the application you will need, in addition to your tax information, SSN, drivers license (if any), bank statements, alien registration card (if you are not a U.S. citizen). When your FAFSA is processed, a formula is applied to the information you provided to determine your financial aid eligibility.

PFC Turner: I am planning to take classes while I am in the Army. What assistance would be available for college?

Counselor: The Army can provide Tuition Assistance to you for post-secondary classes at a nationally or regionally accredited institution. The

courses must lead to vocational certification or college degree. Tuition Assistance is capped at \$250.00 per credit hour and \$4500.00 per fiscal year. Through a program called Top Up, in cooperation with the VA, you can be reimbursed for all or a portion of tuition costs over \$250.00 per credit hour. Eligibility for the Top Up program includes being an MGIB participant and having completed 2 years of continuous active duty service. You will need to complete and submit a VA Form 22-1990 and send it to the nearest VA regional office to process your application, you will need to include a copy of the Request for Army Tuition Assistance, DA Form 2171.

PFC Turner: I have contacted the VA representative here on post and completed a VA Form 22-1990. While I was speaking to the VA representative, he mentioned another program called Plus Up. Could you give me more information about that program?

Counselor: Yes. Congress

passed a law, PL 106-419, that allows service members to contribute up to \$600 more to their MGIB to increase their benefit. If a SM contributes the total amount authorized, they will receive an additional \$150.00 per month in addition to the current MGIB monthly benefits. This can be worth up to an additional \$5400 total.

PFC Turner: Thank for your help with information on financial aid.

Counselor: You're welcome, and remember to contact the financial aid office of the college you plan on attending. That office will have information on specific scholarships, grants or funding available to you.

Les Barbour
Army Guidance Counselor

Diane Smith
Army Guidance Counselor

Helpful References

Websites/Online Resources*

Federal resources

US Department of Education www.studentaid.ed.gov

Free Application for Federal Student Aid www.fafsa.ed.gov

Funding your Education www.studentaid.ed.gov/students/publications/FYE/

www.students.gov

Other resources

www.fastweb.com

www.scholarships.com

Printed Resources**

The Scholarship Handbook and College Cost and Financial Aid Handbook, The College Board, 2002

College Money Handbook and Scholarships, Grants, and Prizes, Peterson's Thomson Learning

Veteran's Education Guide, 2002, School Guide Publications, 2002

/ hotlinked or available to check out at the MLF, Room 141, Army Education Center*



SCOREBOARD FY 03

Students Briefed	Students Counseled	Student Participation Agreements Signed
1259	1024	920



College Challenge - Case Study B

SSG MaryJo Hooch is a 16 year veteran of the United States Army and a 92Y30 with minimal college experience having taken a few college classes while overseas at the University of Maryland. She needs to complete her Associate degree. Her education goal is a Bachelor degree in Business.

In her last two appointments SSG Hooch has established a path towards completing her Bachelor Degree in Business.

SSG Hooch has decided to pursue a Bachelor of Science in Business degree during the four years remaining on active duty before her retirement. Before making a final selection of a college, she will review the financial aid options available to her.

SSG Hooch's first stop is with an Army Guidance counselor, to find out what financial aid is available to soldiers on active duty. As of October 1, 2002, active duty soldiers are eligible for Army tuition assistance of 100%, up to a cap of \$250 per semester hour (one college credit) and a total cap of \$4500 per fiscal year. In addition, soldiers who are enrolled in a GI Bill and have served at least 24 months on active duty may use a program called Top Up, to help pay college tuition costs that exceed the caps.

SSG Hooch is encouraged to complete a Free Application for Federal Student Aid (FAFSA) online, or to call 1-800-4-FED-AID or 1-800-730-8319. If eligible, SSG Hooch may qualify for a federal grant or loan to help cover the cost of books as well as tuition.

SSG Hooch is fortunate to be among the soldiers stationed at Fort Drum this year with at least three years remaining on active duty, who qualified for the eArmyU

Program. SSG Hooch will receive a laptop computer, Internet service, and tuition up to \$250 per semester hour and \$4500 per year, to include the cost of books and course fees, to enroll in college courses online. With the eArmyU Program, SSG Hooch will not have to worry about college costs at all for the next three years, as long as she completes the course work with passing grades in the time allowed.

SSG Hooch may also save considerable time and money toward her college degree by looking into the DANTES credit-by-exam Program at her Army Education Center. Exams are free to active duty soldiers, with over one hundred titles offering lower and upper level credit toward two and four year degrees. SSG Hooch will need to check with her college or university about credit-by-exam policies, usually explained under "transfer credit", as to which exams and the maximum amount of credit-by-exam her school will accept. SSG Hooch will be able to find study materials and schedule

practice exams in the Multi-Use learning Facility (MLF), Room 141.

SSG Hooch has learned a considerable amount of information from her Army Guidance Counselor, and probably has enough resources now to plan on covering the cost of her college education on active duty. Another important step for SSG Hooch is to contact the Financial Aid Office of the school she plans to attend. Realistically, her best chances of qualifying for financial assistance as an adult learner are based on college attendance and scholarship. In other words, having a qualifying grade point average from previous college work, or attending the college of her choice at least half-time or full-time for a semester or year, to demonstrate her academic abilities. Also, public and private schools may have different policies about disclosing financial aid available to students. Generally speaking, public schools may provide a listing in advance of all scholarships, grants, and loans available to all prospective students; whereas

(some) private schools with large endowments may provide only partial information, except to students who have been fully admitted.

Marian Weisz
Army Guidance Counselor

Kerry Parker
Army Guidance Counselor



SUNY Colleges in the North country



College Basics 101 - Financial Aid

OK!!!!!! You've decided on a college and on a degree program.

Now all you have to do is pay for it.

Sounds simple enough, but this is often the biggest hurdle a college student faces. As you've learned from previous pages, there are several programs in place to help the active duty soldier, but let's look at what's available from other sources.

The financial aid office of your chosen school, working in cooperation with the Federal Government, the State of New York,

and private scholarship donors offers a comprehensive program of grants, loans, scholarships, and employment opportunities to cover tuition and college related expenses. Therefore, your first step in the money search should be a visit to the financial aid office of your college. They have financial aid packets available to be picked up or that can be mailed.

There are two significant points to remember when working with financial aid - **all forms of financial aid require that the student be matriculated in a program of study, and once financial aid has been awarded, certain academic standards must be met if a student is to remain eligible for aid in future semesters.**

The following information is a very brief summary of the types of financial aid that are available:

Federal Programs

- Pell Grant (doesn't have to be repaid)
- Federal Stafford Loan (must be repaid)
- Federal Parent Loan (must be repaid)
- Federal Work Study (allows student to work 20 hours per week)
- Federal Supplemental Educational Opportunity Grant (doesn't have to be repaid)
- Federal Aid for Native Americans

State Programs

New York State offers two financial aid grant programs:

- Tuition Assistance Program (TAP) for

full time students (doesn't have to be repaid)
 • Aid for Part Time Study (APTS) for part time students (doesn't have to be repaid)

Military families please note that in order to be eligible for TAP or APTS, the student must have "domicile" (permanent residence) in New York State. Domicile for all family members is determined by the "Home of Record" of the military member. Please consult the financial aid office with further questions.

"Domicile" is a stricter definition of "residency" than used by the state when authorizing in-state rates for military personnel and their family members. By state law, all military service personnel and their adult family members are authorized in-state rates based solely on assignment in the state.

New York State Veteran-Related Programs

- VESID Grants individuals with disabilities
- New York State Native American Aid

Local Scholarships

There are many local scholarships that students may apply for. Some that are more military related include:

- Association of the United States Army (AUSA)
- Officer's Spouses Club
- Enlisted Spouses Club

The college's financial office will have a list of these and other scholarships available,

along with the proper application paperwork. Financial aid offices for SUNY Colleges offering colleges locally are as follows:

Jefferson Community College	www.sunyjefferson.edu	315 786-2355
SUNY Canton	www.canton.edu	1 800 388 7123
SUNY Empire State College	www.esc.edu	1 800 847 3000
SUNY Oswego	www.oswego.edu	315 312 2248
SUNY Plattsburgh	www.plattsburgh.edu	877 768-5976
SUNY Potsdam	www.potsdam.edu	315 267-2162

Compiled by the Staff of SUNY Colleges of the North Country



Jefferson Community College

Semester dates 6/2-7/22/03

BUS 124 861	Marketing 1	M/W	1800-2100	3sh	
CIS110 861	Intro to Computers	M/W	1800-2135	3sh	
CRJ110 861	Criminal Evidence	M/W	1800-2100	3sh	
ENG100 861	Composition 1	M/W	1800-2100	3sh	
ENG101 861	Composition 2	M/W	1800-2100	3sh	
ENG218 861	Technical Writing	M/W	1800-2100	3sh	
PSY220 861	Child & Adolescent Psych	M/W	1800-2100	3sh	
CIS119 861	Web Page Design	T/Th	1800-2100	3sh	
BUS133 861	Small Business Mgmt	T/Th	1800-2100	3sh	
GEO102 861	Planet Earth	Tu/Th	1800-2100	3sh	
HIS120 861	U.S./Vietnam History	Tu/Th	1800-2100	3sh	
MTH129 861	Survey of Math	Tu/Th	1800-2100	3sh	
POL121 861	Intro to American Govt	Tu/Th	1800-2100	3sh	
SOC144 861	Intro to Sociology	Tu/Th	1800-2100	3sh	

BUS112 801	Intro to Business	MTuWTh	1130-1245	3sh	
PSY133 801	Intro to Psychology	MTuWTh	1130-1245	3sh	

SUNY Plattsburgh

NUR 427	Research in Nursing (6-27-7/3)M/W		1600-2005	JCC
ANT 362	Global Issues			SLN
LIB 101	Intro to Library/Inform Resources			SLN
PED 271	Wellness & Fitness			SLN
PED 323	Exercice Program Design			SLN
CSC 121	Concepts of Computing			SLN

Note: Plattsburgh courses are in support of the Telenursing program. Please call 1-800-787-8773 for registration information and/or materials.

SUNY Oswego

Various session dates 5/27-8/15/03

CPS540 760	Psych. Founds of Dev	M/W	1600-1915	JCC
CPS515 800	Field Study in Counseling	M	1800-2000	JCC
CPS516 800	Fld Exp. In Alcohol Couns II	M	1800-2000	JCC
CPS541 560	Intro to Group Process	T/Th	1600-1815	JCC
PBJ300 DIS	Violence in Workplace			SLN
PBJ350 DIS	Pro Seminar: Pub Just-Writing			SLN
PBJ360 DIS	Discrimination in Workplace			SLN
PBJ397 DIS	Practicum in Pub Just			SLN

SUNY Empire State College

Class dates 5/28-7/23/03

MTH210	Probability and Statistics	W	1800-2100	4sh	Watertown
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(For non-Math Majors - MS Excel knowledge required)

Class dates 5/12-7/7/03

HUM217	Human Development	Tu	1200-1400	4sh	FTD
PSY216	Intro. To Psychology	M	1200-1400	4sh	FTD

SUNY Potsdam

Various session dates 5/20-8/9/03

GRED 507	Dev. Positive Self Concept	M-Th	0900-1930	Calcium
GRED 507	Dev. Positive Self Concept	M-F	0900-1630	Calcium
GRED 510	Museums& Local Sites	M/W	0900-1300	JCC
GRED 511	Humanistic Education	M-F	0900-1630	Calcium
GRED 530	Clsm. Mgmt. & Discipline	F/Sa	1600-2100 0900-1700	JCC
GRED 548	Child Lit. In Teaching Rdg.	M/W	1630-2030	Sherman
GRED 600	Phil. Foundation of Educ	M/W	1630-2030	JCC
GRED 607	Founds. of Education(B-6th)	F/Sa	1600-2100	JCC
GRED 641	Inform Clsm Rdng Assess	T/Th	1630-2030	N. Elem
GRDG 600	Foundations of Literacy	T/Th	1630-2030	Sherman
IT 518	Microcomp in Elem. Educ	T/Th	0900-1300	TBA