

# MDHE DIGEST

*Building Missouri's future... by degrees®*

The Digest, an electronic newsletter produced by the Missouri Department of Higher Education, is intended for Missouri's financial aid officers, high school counselors and other secondary and higher education professionals interested in promoting student success and access to postsecondary education.

## November 2011

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**MDHE**  
Missouri Department of Higher Education

# Digest

[www.dhe.mo.gov](http://www.dhe.mo.gov)

Mailboxes are being replaced since some of the older ones did not work properly. The previous boxes were aluminum. The new ones will be brass. "It will look real nice; it will go with the antique nature of the university," Henderson said. In addition, the opening into the mailroom is much during an exclusive interview with The Clarion. Henderson said that in addition to the mailroom, the staff lounge is moving, and a new office for Auxiliary Services is opening.

The refurbishments have affected the relocation of the staff lounge from the right side to the left side of the mailroom. It was also made smaller. According to Henderson, the lounge was not used a great deal by staff thus the downsizing of space. The Auxiliary Services office will move from the third floor into where the old staff lounge used to be. This will allow Sylvia Wilson, the Auxiliary Services director, to be closer to the mailroom. Henderson said Auxiliary Services was looking for a bigger area and

the size of the old ones at four feet wide. Resilient floor will be put in to benefit mailroom employees who stand most of the day. Henderson said the new mailroom will feature more light for the mailroom staff. He explained that being "downgrade" or partially underground due to the slope of the landscape outside, average light makes you feel like you're in a dungeon. "We're going to overdo it on the light."

Mailboxes are being replaced since some of the older ones did not work properly. The previous boxes were aluminum. The new ones will be brass. "It will look real nice; it will go with the antique nature of the university," Henderson said. In addition, the opening into the mailroom is much taller. Henderson believes this will allow things to flow much better.

Even the finish on the new walls has been matched to the original finish. Henderson said, "It's going to look like it was always here." He added that they wanted the students to feel proud of the school just



Copy Editor  
Elizabeth B...

Clarion  
Darryl  
Kevin  
Val  
T  
Yuk

ular postal service, overnight service as well as UPS services are offered through the mailroom. Any student, faculty or staff member can send mail through the mailroom.

The money for the renovation came from the Auxiliary Services budget. The mail-

pus include Dawson Hall where floors six and seven are under renovation due to a fire last semester. Also in Dawson Hall, life safety improvements will be made. Over the summer sprinkler systems will be installed on all floors. Henderson said the renovation in Anthony

The Line  
temporarily to post  
Please

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## Missouri News

### Advanced Placement Incentive Grant now available

The Missouri Department of Higher Education is pleased to offer a new student financial aid opportunity for the 2011-12 academic year. The Advanced Placement Incentive Grant is a \$500 non-renewable grant for postsecondary education intended to encourage students to take and score well on Advanced Placement exams in math and science while attending a Missouri public high school. Qualifying students currently enrolled in a postsecondary school may receive the grant. The number of awards distributed will be subject to state appropriations.

To qualify, students must achieve two grades of three or higher on any combination of math or science exams. In addition, students must receive an Access Missouri or A+ Scholarship program award in the same academic year they receive the Advanced Placement Incentive Grant. Students who are eligible to receive either an [Access Missouri](#) or [A+ Scholarship](#) award but have had their award amount reduced to zero as a result of other financial aid received are also eligible for this incentive.

A new [Advanced Placement Incentive Grant](#) page has been added to the MDHE's website with additional information about the program, as well as the application. Applications for the 2011-12 academic year must be submitted by June 1, 2012.

### College Access Challenge Grant letters due Dec. 1

The Missouri Department of Higher Education is accepting applications for grants to fund projects that help low income students attend college. A letter of intent to apply for the grant is due by Dec. 1, 2011, and the completed application is due Dec. 22, 2011.

The [College Access Challenge Grant](#) program, administered by the MDHE, was passed by Congress in 2007. In 2012, MDHE will distribute about \$1.5 million in grants up to a maximum amount of \$100,000.

Not-for-profit organizations or consortia may apply for the grants, which must be matched with nonfederal funds (one dollar of matching funds for every two dollars of grant funds). The grants are intended to pay for projects that provide information and outreach to students who may be at risk of not enrolling in or completing college.

Derrick Haulenbeek, grant administrator, said the grants help students and families realize that a college education is a realistic goal for low income, first generation or minority students. "Grant recipients provide a network of services to students and families as they prepare for college, whether it is from a financial planning standpoint or from an academic support standpoint," Haulenbeek said. "These grants are serving a wide range of students and families throughout the state of Missouri."

More information and application forms may be obtained on the MDHE website at [www.dhe.mo.gov/ppc/grants/collegeaccess.php](http://www.dhe.mo.gov/ppc/grants/collegeaccess.php).



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## Missouri News

### Volunteer now for 2012 FAFSA Frenzy events

Help the Missouri Department of Higher Education in Building Missouri's future...by degrees by [volunteering](#) at one of the [49 2012 FAFSA Frenzy sites](#) across the state. These important events will assist Missouri's students and families in submitting their 2012-13 [FAFSA](#), helping them achieve their educational dreams. The strength of the FAFSA Frenzy events is in the dedicated volunteers willing to share their expertise, their time and their commitment. With events in 38 counties and spanning 11 dates, plenty of opportunities exist for you to volunteer at a location and time convenient for you.

A toll-free volunteer support line, courtesy of [MOHELA](#), will be available to assist sites on the main event date of Sunday, Feb. 12, by helping to answer any of the more sticky questions that invariably arise. This call center will rely on the help of seasoned financial aid volunteers from the St. Louis area.

To find the right opportunity for you, review the [complete list of sites](#), including the toll-free volunteer support line, or visit the MASFAP [Show-Me to College events database](#) to search by county, city, date, or other criteria.

#### **You do not need to be a FAFSA expert to volunteer**

If you are not an expert on the [FAFSA](#), you can still help. FAFSA Frenzy sites need volunteers to perform tasks such as staffing a registration table, directing

parking or setting up refreshments. Site coordinators at each 2012 FAFSA Frenzy site will determine event logistics and establish needed jobs accordingly. So, do not hesitate to volunteer, even if you are a newcomer to financial aid or are not familiar with the FAFSA.

If you are interested in volunteering at one of Missouri's 2012 FAFSA Frenzy sites and would like to receive line-by-line training on the [FAFSA](#), the national College Goal Sunday program is planning to offer free trainings in webinar format. These training sessions will be offered on the following dates:

- **From 1-2 p.m. CST on Dec. 15, 2011**  
(please [click here](#) to register for this session)
- **From 1:30-2:30 p.m. CST on Jan. 17, 2012**  
(please [click here](#) to register for this session)
- **From 1:30-2:30 p.m. CST on Jan. 25, 2012**  
(please [click here](#) to register for this session)

You must register in order to participate in the training. FAFSA Frenzy volunteers are highly encouraged to complete this training.

If you have any questions regarding FAFSA Frenzy, you may contact [Julie Meyer](#) (MASFAP Early Awareness Committee co-chair) or [B.J. White](#), MDHE outreach services coordinator.

### **A+ administrative rule effective Oct. 30**

The final A+ administrative rule, [6 CSR 10-2.190](#), was published in the Code of State Regulations on Sept. 30, 2011, and became effective on Oct. 30, 2011. This documentation is available to view on the Secretary of State's website.



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The policies included in the administrative rule are effective for the 2011-12 academic year. While the majority of the policies became effective beginning with the summer 2011 term, there are some exceptions where implementation has been postponed until the spring 2012 term to assist students in transitioning to the new policies. Those exceptions include:

- **Loss of eligibility upon completion of 105 percent of the hours required for the student's program of study.** While institutions should be tracking the percentage of the program that has been completed, students will not lose eligibility until the spring 2012 term. Students who reach the 105 percent limit at the end of the fall term will not be eligible for a spring 2012 A+ Scholarship award. However, students who will reach the 105 percent limit during the spring 2012 term will remain eligible for the full amount of their spring reimbursement, and their eligibility will expire at the end of the spring term.
- **Application of the cap on the amount of reimbursement.** Under the new administrative rule, reimbursement must be capped at the standard credit -hour rate at Linn State Technical College, or the clock-hour equivalent calculated using the federal credit to clock-hour conversion rate. For the 2011-12 academic year, reimbursement is capped at \$149 per credit hour or \$4 per clock hour. This cap will apply to all credit hour students beginning Jan. 1, 2012, and to all clock-hour students in programs beginning after Jan. 1. Institutions with students currently enrolled in continuous enrollment clock-hour programs may submit a written request to the

Missouri Department of Higher Education to request those students be grandfathered in at their actual tuition rate. The request must include a roster of students, the program(s) in which they are enrolled, the tuition amount for the program(s), and the program(s) end date.

- **Prohibition on reimbursement for withdrawn coursework.** This exception relates to the adjustment of an award based on the amount reimbursed for withdrawn coursework from the previous term. In this scenario, institutions must reduce the amount of the spring 2012 reimbursement by the amount the student was reimbursed for withdrawn coursework during the fall 2011 term. Alternatively, institutions may choose to return the amount paid for fall 2011 withdrawn coursework through the regular return process or delay the payment request until the end of the term. If either of the alternative options is used, reduction of the amount of the spring 2012 reimbursement will not be necessary. Institutions choosing to delay the payment request until the end of the term may consider the student to be enrolled full time for the term, regardless of the withdrawn coursework, if the student was enrolled full time at the end of the institution's 100 percent-refund period.

The requirement that high school students achieve a score of proficient or advanced on the Algebra I end of course exam also has a future effective date. This requirement first will be applied to the high school graduating class of 2015 for the 2015-16 college academic year.

Questions about the policies outlined in the A+



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Scholarship administrative rule may be addressed to Kelli Reed, student assistance associate at [kelli.reed@dhe.mo.gov](mailto:kelli.reed@dhe.mo.gov) or 573-751-2444, or Amy Haller, program specialist, at [amy.haller@dhe.mo.gov](mailto:amy.haller@dhe.mo.gov) or 573-526-7958.



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## National News

By Robert Powell, MDHE policy analyst



### President announces "Pay As You Earn"

On Oct. 25, President Barack Obama announced a new administrative "Pay As You Earn" proposal to help students manage student loan debt. The proposal would help students who use an Income Contingent Repayment plan and students who have loans held by both Federal Family Education Loan Program servicers and the U.S. Department of Education Department. The first part of the plan would make changes to the ICR regulations to mirror the changes that will go into effect for the Income-Based Repayment plan in 2014. The second part would allow some borrowers with both FFEL Program and Direct Loan Program loans to do a "special consolidation" of their FFEL Program loans during the period January through June of 2012. This "special consolidation" is different from regular consolidation because the FFEL Program loans would retain their FFEL Program terms and conditions but

it will still give these borrowers a combined single payment.

### Negotiated Rulemaking

In late October, the USDE published a Federal Register announcement stating their intent to form two negotiated rulemaking committees to meet in early 2012. The [first committee](#) will address topics related to teacher preparation and the TEACH grant programs. Nominations for this committee will be accepted until Nov. 25. The [second committee](#) will cover several topics related to the Title IV loan programs – the FFEL Program, the Direct Loan Program, and the Federal Perkins Loan Program. Nominations for this committee will be accepted until Nov. 28. More details about the topics for each committee can be found in the Federal Register announcements.

### Distance Education Fraud

On Oct. 20, the USDE sent out an alert ([DCL GEN-11-17](#)) pertaining to fraud in distance education programs. The fraud involves "ringleaders" using "straw students" who enroll in distance education programs and participate just long enough to get credit balance refunds. The DCL recommends that institutions continue to be vigilant in protecting against fraud and outlines several steps to help curb abuse.

### Direct Loan Transition Hearing

On [Oct. 25](#), the House Subcommittee on Higher Education and Workforce Training held a hearing to examine the results of last year's transition to delivering federal student loans exclusively through



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the Direct Loan Program. An archived webcast of the hearing, along with written statements, can be found on the Subcommittee's website.

### Experimental Sites

On [Oct. 27](#), the USDE announced that they are looking for schools to participate in one or more of eight regulatory experiments. The deadline for a school to respond is Dec. 12, 2011. The various experiments deal with Pell Grant eligibility, Direct Loan Program disbursement rules, limitations of unsubsidized loan amounts, and eligibility for students with intellectual disabilities. Further details of each of the experiments can be found in the Federal Register announcement.

### 2012-13 Federal Student Aid Processing Guides

Over the past month, the USDE released the ISIR Guide and other FSA processing guides for the 2012-13 award year.

- [ISIR Guide](#) (Oct. 18)
- [SAR Comment Codes and Text Guide](#) (Nov. 2)
- [EDE Technical Reference](#) (Oct. 12)
- [Summary of Changes for the Application Processing System Guide](#) (Nov. 4)

### Written Arrangements with Foreign Institutions

On Oct. 25, the USDE issued Dear Colleague Letter [GEN-11-18](#) to provide guidance regarding written arrangements between U.S. and foreign institutions in light of July 1 regulatory changes regarding requirements for foreign institutions participating in the Direct loan program.

### **Common Manual Updates**

*The latest updates to the July 2011 reprint of the Common Manual are available:*

- [Direct Consolidation Loan Program Treatment of Underpayments and Overpayments](#)
- [Electronic Bankruptcy Documents](#)
- [Modules and Return of Title IV Funds](#)



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## Default Prevention

There are no articles available at this time. For more information regarding default prevention tools and resources, please visit [www.dhe.mo.gov/ppc/studentloans/defaultprevention.php](http://www.dhe.mo.gov/ppc/studentloans/defaultprevention.php).



## Training & Events

### MDHE outreach services continue to provide high school students with essential information

For many years, the Missouri Department of Higher Education's outreach services have helped Missouri students realize their dreams of obtaining a postsecondary education. In addition to distributing important information during fall college fairs, the MDHE also conducts workshops for prospective postsecondary students at the request of high school counselors and other professionals interested in students' postsecondary access and success.

Customizable presentations currently available to Missouri's high school audiences include the following:

- **Completing the FAFSA** – This presentation provides an in-depth look at filling out and submitting the [Free Application for Federal Student Aid](#). Learn how to complete the FAFSA, avoid common mistakes when applying for financial aid and find out how to obtain free additional help completing the FAFSA.
- **FAFSA4caster** – This interactive presentation teaches students how to use the [FAFSA4caster](#), a Web tool that allows students and families to better prepare financially for postsecondary education by predicting how much federal aid may be available to them.

- **Planning and Paying for College** – This presentation covers the basics of financial aid for students and their families. Topics covered include the types and sources of financial aid, how to apply for financial aid and resources for locating additional aid. Federal and state financial aid programs, as well as the FAFSA, are discussed.
- **And other postsecondary topics as requested!**

To request a presentation for your students, please use the MDHE's online [Speaking Event form](#).

Requests for outreach services generally increase each fall. To ensure the MDHE is able to accommodate your request, please submit the [Speaking Event form](#) at least 30 days before your event. When completing your request, please allow 10 business days for the MDHE to respond to and confirm attendance at your event. MDHE outreach staff are available to give presentations to students and families during the school day or at financial aid nights. For additional information, please contact B.J. White at 573-751-2361 or [bj.white@dhe.mo.gov](mailto:bj.white@dhe.mo.gov).

#### **Want help promoting your outreach event?**

Add your "Planning and Paying for College" workshop, college fair, FAFSA completion workshop, or other event to the Missouri Association for Student Financial Aid Personnel's event database, [Show-Me to College](#). It's free!



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## MASFAP offers free NT4CM workshops

The [Missouri Association of Student Aid Personnel](#) serves as Missouri's managing organization for the [National Training for Counselors and Mentors](#), a program of the U.S. Department of Education. The NT4CM workshops are free of charge, and Missouri's high school guidance counselors, [2012 FAFSA Frenzy site coordinators](#) who are not financial aid officers, and other college access professionals are invited these locations:

- Nov. 17, Columbia – workshop will be held on the campus of Columbia College
- Nov. 17, Springfield – workshop will be held on the campus of Missouri State University
- Nov. 18, Kansas City – workshop will be held at the Metropolitan Community College Business and Technology Center in northern Kansas City
- Nov. 18, Rolla – workshop will be held at Missouri University of Science and Technology

The workshops begin at 9 a.m. and are conducted by seasoned financial aid professionals as well as MDHE staff. The agenda is as follows:

- 9:00-9:20: Overview of Financial Aid Programs
- 9:20-9:40: Applying for Federal Financial Aid
- 9:40-10:10: Student Dependency Status
- 10:10- 10:25: Break
- 10:25-10:55: And the Number Is...
- 10:55-11:15: After the FAFSA
- 11:15-11:30: Searching For Scholarships

11:30-11:50: State and Institutional Aid

11:50-12:00: Conclusion

[Click here](#) to register for a NT4CM workshop in your area.

## What's New



### Show-Me U Care: MDHE sends staff to Joplin

The Missouri Department of Higher Education launched the “[Show-Me U Care](#)” campaign earlier this fall to encourage Missouri’s postsecondary community to support rebuilding efforts in Joplin. As a part of this campaign, the MDHE sent a group of about 40 volunteers to Joplin on Nov. 5 to assist with several key recovery projects, including a “Ten for Joplin” building project, efforts to teach child care workers and teachers how to effectively help traumatized children, and more.



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## Compliance Q&A

There are no compliance questions and answers to share at this time. For information regarding Missouri Department of Higher resources used to tackle compliance issues, please visit [www.dhe.mo.gov/ppc/studentloans/compliance.php](http://www.dhe.mo.gov/ppc/studentloans/compliance.php).



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## Staff News

There are no staff updates to report at this time.



## Financial Literacy

### U.S. Department of the Treasury anticipates Financial Capability Challenge kick off

*In an effort to keep Missouri's high school counselors, teachers and administrators informed of opportunities to promote financial literacy, the Missouri Department of Higher Education would like to share the following information released by the U.S. Department of the Treasury.*

On March 12, 2012 the Financial Capability Challenge kicks off, and will run until April 13, 2012. The Challenge, which is conducted by the Department of the Treasury in partnership with the Department of Education, offers high school students all over the country the opportunity to test their financial smarts. Last spring, over 84,000 high school students from over 1,600 schools participated in the Challenge. Let's work together to increase the number of teachers and students participating in the Challenge and to improve the number of perfect scores! The 2011 Challenge saw 563 students receive perfect scores, with a national average score of 69%.

Financial knowledge is increasingly critical for young people, because a strong foundation of knowledge is important to good financial decision-making throughout their life. We hope that the Challenge encourages teachers to incorporate financial education into their classrooms, and will engage students in learning about personal finance. As high school students prepare to tackle the process of financing a college education or an automobile purchase, or even paying rent for their first apartment, they are often

encountering concepts like interest rates on loans for the first time and the importance of good credit scores. By participating in the Challenge, students encounter and test their knowledge of these concepts before they face these decisions. The transition from high school to college is a teachable moment for personal finance, as topics take on real life relevancy. For example, two million enrolled college students eligible for Pell Grants did not apply for Federal aid, leaving money on the table[1] and two-thirds of students taking private loans did not exhaust more affordable, flexible Federal aid first[2].

As in previous years, an easy to use educator toolkit is available, with lesson plans focusing on the core concepts of spending, saving, borrowing, and protecting against risk. We hope educators will be able to use this toolkit to create a curriculum that best suits the needs of their students. The classroom offers an excellent opportunity to expose students to financial education as a practical application of the concepts they cover in classes such as math or social studies. High school teachers in any subject area are encouraged to participate to help prepare their students for future financial independence.

### Economic Tidbit: Learning What it Takes to be Employable

*Provided by the MDHE financial literacy and default prevention team*

Curious as to what employers are looking for in prospective job candidates these days? According to a recent study conducted by the U.S. Bureau of Labor Statistics, a college education is high on most "must-have" lists, which are often used by employers



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to screen job applicants. In an article titled *Learning What It Takes to be Employable* by Yes You Can, statistics show that workers with a college degree have a better chance of finding a job in today's economy.

### [Learning What it Takes to be Employable](#)

As students reach the end of their high school years, many experience a bit of study fatigue. The temptation to quit school for a full-time job is heightened by the lure of earning an immediate income. However, the certainty of long-term employment at a minimum wage job can be fleeting. Moreover, these jobs may be the first to go during economic downturns.

In the long run, most teenagers could benefit from staying in school and completing some type of advanced degree or certification. Doing so strengthens their prospects of earning progressively higher salaries as they get older and gives them the opportunity to learn new skills.

According to the [College Board Education Pays 2010 Study](#), the median earnings of bachelor's degree recipients working full-time, year-round in 2008 were \$55,700, which is \$21,900 more than median earnings of high school graduates.

While unemployment statistics remain high, a report from the [Bureau of Labor Statistics](#) shows that in the summer of 2011, the highest percentage of the unemployed held less than a high school diploma (13 percent) followed closely by high school graduates with no college (10 percent). The lowest percentage reported was workers with bachelor's degrees and higher (4.5 percent). These findings are punctuated by a [Brookings Institution](#) survey in January 2011

that reports one in three people in the U.S. with less than a high school diploma was either unemployed or under-employed.

Statistics show that workers with higher education have a greater chance of finding employment, even when the overall economy is struggling. But getting into a college or university takes some preparation. Students should begin early giving careful consideration to their grades and class schedules. While state college and university admissions requirements vary, most have specific guidelines regarding ACT or SAT scores; overall GPA; curriculum studied in high school; and, criteria for admission with a GED or home school education.

If a four-year college isn't a consideration, there are many career opportunities that begin with the completion of an associate's degree, technical school or on-the-job training programs. While these paths may not lead to the highest paying jobs, they can close the salary gap and offer rewarding careers in many interesting, and often highly specialized, work environments.