Parents’ 411

Students at Morgan State University have wonderful resources they may use to keep up with assignments, access course material, stay connected to their classmates, and interact online. Blackboard, our learning management system, makes this possible. Instructors often build engaging courses that utilize videos or interactive lessons from their textbook publisher, or other sources. Technology has transformed our lives forever and continues to do so every day. This issue will focus on how Morgan State University is using technology and virtual services to improve and transform our students’ educational experience.

The Retention Staff enjoyed a great summer welcoming the incoming “Class of 2016.” We were pleased to meet many of you who attended the Parents’ 411 sessions during the ACCESS Orientation Program. We are looking forward to another great academic year as our freshmen begin their Morgan experience and returning students take another step toward graduation.

Morgan students, freshmen to seniors, arrive on campus with their smart phones, tablets, MP3 players, laptops and other electronic devices. Technology has transformed our lives forever and continues to do so every day. This issue will focus on how Morgan State University is using technology and virtual services to improve and transform our students’ educational experience.

Since our last newsletter we have a new name, Office of Student Success and Retention (OSSR). We have new responsibilities; notably, the Academic Recovery Program that engages and rehabilitates students who have been identified for dismissal or suspension and the Alumni Mentoring Program that pairs freshmen with alumni volunteers to foster networking. And, we welcomed new staff members, Mr. Arkuie Williams, Retention Specialist managing Student Accessibility Support Services (SASS) and the Academic Recovery Program; Carolyn Ingram, Financial Literacy Coordinator; and Mariellis Jansen, Retention Advisor, Academic Recovery Program Assistant.

As always, our staff, Dr. Tiffany Beth Mfumé, Director, Ms Tawana Banks Retention Specialist and Ms. Diane Wise, Administrative Assistant, and the Retention Specialists in each of the schools and colleges is committed to providing you with the information that you need to support and assist your student from matriculation to graduation. We look forward to receiving your comments and suggestions!

Students will have the opportunity to check their Blackboard courses, interact, and even take tests, all from their mobile devices. Students using iOS or Android, and any phone carrier, will be able to purchase the BbMobile App for $1.99 a year, or $5.99 unlimited access. Encourage your student to look for more information on BbMobile this semester.

Smartthinking is another valuable resource for students. Smartthinking provides 24/7 online tutoring free to Morgan students in Basic Math Skills, Algebra, Liberal Arts, Math, Geometry, Trigonometry, Calculus, and Statistics. Tutoring in advanced subjects such as Economics, Organic Chemistry, Finance, Advanced Statistics, and many Nursing courses is also available. Another valuable feature of Smartthinking is the Writing Center. Students can submit their written assignments for review for $1.99 a year, or $5.99 unlimited access. Encourage your student to look for more information on BbMobile this semester.

Smartthinking is another valuable resource for students. Smartthinking provides 24/7 online tutoring free to Morgan students in Basic Math Skills, Algebra, Liberal Arts, Math, Geometry, Trigonometry, Calculus, and Statistics. Tutoring in advanced subjects such as Economics, Organic Chemistry, Finance, Advanced Statistics, and many Nursing courses is also available. Another valuable feature of Smartthinking is the Writing Center. Students can submit their written assignments for review for $1.99 a year, or $5.99 unlimited access. Encourage your student to look for more information on BbMobile this semester.

The Office of Student Success and Retention welcomes new staff members, Mr. Arkuie Williams, Retention Specialist managing Student Accessibility Support Services (SASS) and the Academic Recovery Program; Carolyn Ingram, Financial Literacy Coordinator; and Mariellis Jansen, Retention Advisor, Academic Recovery Program Assistant.

As always, our staff, Dr. Tiffany Beth Mfumé, Director, Ms Tawana Banks Retention Specialist and Ms. Diane Wise, Administrative Assistant, and the Retention Specialists in each of the schools and colleges is committed to providing you with the information that you need to support and assist your student from matriculation to graduation. We look forward to receiving your comments and suggestions!

Welcome to the new look of Morgan State University’s Parents’ 411 newsletter! The Office of Student Success and Retention welcomes new staff members, Mr. Arkuie Williams, Retention Specialist managing Student Accessibility Support Services (SASS) and the Academic Recovery Program; Carolyn Ingram, Financial Literacy Coordinator; and Mariellis Jansen, Retention Advisor, Academic Recovery Program Assistant.

As always, our staff, Dr. Tiffany Beth Mfumé, Director, Ms Tawana Banks Retention Specialist and Ms. Diane Wise, Administrative Assistant, and the Retention Specialists in each of the schools and colleges is committed to providing you with the information that you need to support and assist your student from matriculation to graduation. We look forward to receiving your comments and suggestions!
prior to turning them into their instructors for a grade. Writing tutors will assist students in areas of grammar and paper organization. Students can access SmartThinking by logging into Blackboard and clicking on the link to OnlineTutoring/SmarThinking.

You may want to check with your daughters/sons to be sure they are using these invaluable resources which can make a big difference in their academic success.

Karen Rubinstein Instructional Designer Blackboard Administrator

**MORGAN ONLINE**

More and more institutions of higher learning are offering online courses. Some university leaders are hailing online learning as the “single biggest change in education since the printing press”. Universities and colleges around the world are in the early stages of rethinking how students learn. Online technology promises improvement in the quality of higher education. Morgan State University is one of the institutions of higher learning that has begun the journey of improving and transforming aspects of the student learning experience through technology. Morgan Online is the first step.

Exactly what is Morgan Online? Morgan Online is a formal, planned and systematic distance education program (academic and non-academic). Online learning allows students to access interactive coursework without the need to be physically present in a classroom at a specific time. Through their computers, students can work on their courses anywhere, anytime that is convenient for them.

Online learning is fully interactive. Students move through material at their own pace and can review course materials as often as needed. Online technology lets course content be presented in engaging formats, including simulations, videos and games. In addition, students can interact with instructors and classmates by sharing questions, thoughts and ideas through emails, chat rooms and threaded discussions.

Many of the Morgan Online courses are taught by the same MSU faculty who teach classroom-based courses. Students can enjoy the online course environment while knowing their professors are the best of what makes Morgan great! Morgan is committed to access for student learners and to flexibility in methods of delivery. Morgan Online offers students options to attend class from the comfort of their homes, their residence hall rooms, or wherever they are while still providing academic rigor and an extensive range of course topics.

A full array of student support services, such as online course orientation and a video presentation of an online course, are also provided to assure students understand the online format and can be successful.

(Go to www.morgan.edu/Academics/MorganOnline for information on current online course offerings.)

However, do not worry that online learning will replace the “college experience” which requires that students be in a geographical place (school), interacting with one another and their professors. Morgan and other institutions of higher learning are seeking a balance in which students still go to school and have face-to-face interactions, but also do a portion of their learning online. We are moving toward a blended educational experience.

Like countless other aspects of our lives, higher education will be transformed by technology…and for the better.


**IMPORTANT 2013 SPRING SEMESTER DATES**

### January 15-16 - Spring ACCESS Orientation

### January 22 - Classes Begin

March 1 - Deadline to file FAFSA (Free Application for Federal Student Aid). FAFSA forms should be filled on line at www.fafsa.ed.gov. Students who file FAFSA forms after March 1st may not be eligible to receive all types of financial aid.

March 11-16 - Mid-Semester Exams.

March 18-23 - Spring Break.

March 25-April 12 - ADVISMENT DAYS (Students must meet with academic advisors to review progress and prepare Fall 2013 schedule) Early Registration for Fall 2013 Semester

March 26 - Last day to submit complete financial aid application to receive priority consideration.

April 4 - Honors Convocation (Recognizes student outstanding academic achievement).

April 5 - Last Day to Drop Undergraduate Classes

April 10 - Spring Job Fair

April 22 - 27 - Final Exams for Prospective May 2013 Graduates

May 1 - Application Deadline for Fall 2013 Admission

May 6-June 25 - Registration for Fall 2013 Resumes

May 10 - 17 - Final Exams for Non-graduates

May 18 - COMMISSION

### MAY 21 - SPRING SEMESTER ENDS

### SUMMER SEMESTER DATES

**SUMMER SESSION I**

April 17-May 1 - Early Registration for Continuing Students (Sessions I and II)

May 1, 16-17 - Registration for Summer 2013 Sessions I and II

May 21 - CLASSES BEGIN – SUMMER SESSION I

**JUNE 26 - SUMMER SESSION I ENDS**

**SUMMER SESSION II**

June 13-14 - Registration for Summer Session II

June 27 - CLASSES BEGIN – SUMMER SESSION II

**August 2 - SUMMER SESSION II ENDS**
Approximately 95% of all students enrolled at MSU receive some type of financial aid. Consequently, most Morgan students will have to understand how to obtain and maintain their financial resources from matriculation to graduation. This year it is especially important that parents and students also understand the recent important changes in 2012-2013 Federal Financial Aid. These changes could affect the availability of federal funds for your son or daughter and are explained below.

**FEDERAL PELL GRANT**

- Beginning in Fall 2012, students are now limited to 12 semesters or 600% of Pell Grant eligibility during their lifetime. All students are affected regardless of when they received their first Pell Grant award. Students that received a Pell Grant during 2011-2012 and have used 600% of their Pell Grant eligibility will no longer be eligible for Pell Grants starting Fall 2012. Students who have not used 600% of their Pell Grant eligibility during the 2011-2012 academic year will still have Pell Grant eligibility during the 2012-2013 academic year.

- If a student attended college for 4 years or longer as a fulltime student and received the Pell Grant each year, they are likely to have exhausted their lifetime limit of 12 semesters or 600% of Pell Grant eligibility during the 2011-2012 school year. If a student attended college for 3 years or less, they will likely still have Pell Grant eligibility during the school year 2012-2013.

- The percentages are calculated based on the annual award and fulltime enrollment status. For students with an annual award for the 2011-2012 academic year taking 12 or more credits in each semester (Fall and Spring, for example), the percentage used for 2011-2012 academic year is 100%. If students only take 9 credits for two semesters, the percentage used for the academic year would be 75%.

- Students can view their updated percentage of Pell Grant used on or after July 12th 2012 by logging into NSLDS.ed.gov. The Lifetime Eligibility Used (LEU) percentage will display in the Grants section.

- Students with an EFC (Expected Family Contribution) of $4996 or higher will not be eligible for a Pell Grant for the 2012-13 academic year.

**VERIFICATION**

- IRS Tax Transcript: If students are selected for verification of their FAFSA, we can no longer accept signed copies of federal tax returns. Students must use the IRS Data Retrieval Tool when completing the FAFSA to populate the financial information on your FAFSA, or request an IRS Tax Transcript and submit it to the Office of Financial Aid with any other verification documents that may be needed.

**DIRECT LOAN CHANGES**

- **Interest Rate Change**
  The interest rate on subsidized loans made to undergraduate students increased to 6.8% if the first disbursement is on or after July 1, 2012. The rate will remain at 6.8% on unsubsidized loans and on loans for graduate students.

**Note:** In the President’s FY2013 budget request, the Administration has proposed maintaining the interest rate on subsidized loans for undergraduate students at the current rate of 3.4% for the 2012-2013 school year; however, until a decision is made the interest rate will increase.

- **Loss of interest rate reduction**
  The last change is the loss of the 0.25% interest rate reduction if students do not pay their loans electronically while in repayment.

- **After you leave school:** The interest subsidy offered during the six-month grace period on subsidized loans is eliminated for new loans made between July 1, 2012 and July 1, 2014. Loan repayment still begins six months after students are no longer enrolled at least half-time, but interest that accrues during those six months will no longer be subsidized by the federal government. The student will be responsible for the interest that accrues during the grace period.

- **Federal loans still offer students and parents much more in terms of the following:**
  - Deferments and forbearance periods
  - Multiple options for repayment
  - Tax Deductions for loan interest
  - Loan discharge due to death, disabilities, bankruptcy
  - Loan forgiveness for some borrowers

Obviously, some significant changes have been made or will be made soon. These changes are critical to your student applying for and being awarded necessary financial aid. If you have questions concerning this information, there are many resources available to you.
HELP IS JUST A CLICK OR CALL AWAY

It would be impossible to tell you everything you need to know about financing your child’s college education in this newsletter. In this electronic age, however, all you would possibly want to know about the availability of financial aid at Morgan and scholarships and funding from other sources is accessible on the internet. Listed below are a few sites which we think will provide you with useful information.

www.morgan.edu

Our site provides information about the financial aid process. Click on Admissions on Morgan’s home page, then Funding Your Education.

www.fafsa.ed.gov

This site provides complete, detailed information about the FAFSA. Students can also complete the application on this site. Students must complete the FAFSA online where it takes about 3-5 days to get to MSU.

www.mhec.state.md.us/financialaid/index.asp

This site provides information about Maryland state scholarship programs.

MSU WEBSIS

This site provides students access to check their financial aid awards, account credits and balances, and to register for courses. Of course, you can always call our Financial Aid Office on 443-885-3170.

Tanya Wilkerson
Director of Financial Aid

TECHNOLOGY IS EVERYWHERE

Most buildings on campus are wireless and some outdoor areas as well. Very soon the entire University will be wireless. Below are a few student resources designed to keep students (and parents) informed about all the technology available to support and enhance their learning experience.

• Student Technology Reference Guide - summarizes most common technology available to students on campus.

• New Student Technology 411 - contains information about computer labs, wireless availability, email set up, WEB/SIS, etc. geared to the new student.

These references can be accessed online at www.morgan.edu/technicalassistance or www.morgan.edu/NewStudent411

MOST VERSATILE COLLEGE DEGREES

Having a useful degree has never been more important. Parents certainly want their daughters and sons to have a useful degree. And, students should certainly want to earn a degree that has employment prospects. According to Susan Heathfield, management consultant and author of About.com’s Guide to Human Resources, people are scared they can’t get a job. Here are Ms. Heathfield’s picks for the five degrees that could potentially give graduates that all important advantage in a tough economic climate. Note that the degree focused on technology is number 3.

#1 Bachelor’s in Business Administration

Most employers appreciate the solid fundamentals this major teaches, especially if students excel in finance and accounting courses.

#2 Bachelor’s in Health Care Administration

This degree will prepare you for a degree in a booming industry. In the U.S. Department of Labor’s (DOL) March 2012 Projections Overview, DOL predicts that no less than 28 percent or 5.7 million – of all new jobs created in the U.S. from 2010 to 2020 will be in the health care and social assistance industry.

#3 Bachelor’s in Computer Science

If your daughter or son is fascinated by cutting edge technology and the myriad of computing devices that make this the Information Age, this is the degree for her or him. Graduates who understand cloud computing and mobile applications are going to be critical to businesses.

#4 Bachelor’s in Communications

Social media marketing is critical to every growing business. People with a Communications Degree with an emphasis on social media and marketing will be in demand.

#5 Bachelor’s in Accounting

Every business has to “balance its books”. If your student likes numbers and is good in math, this degree could be a great choice.

Terence Loose
YAHOO! EDUCATION
August 2012

MSU ALUMNI MENTORING PROGRAM (AMP)

Morgan has just initiated an Alumni Mentoring Program. The Program aims to connect freshmen, beginning with the “Class of 2016”, to alumni mentors who can provide guidance and support as students work to complete their undergraduate degree. The overall goals are to increase MSU student retention and graduation rates, to increase new student satisfaction, and to provide meaningful opportunities for alumni to give back. We are excited about this program! And, more importantly, our freshmen are excited about the prospect of having a mentor as they face the challenges of their first year. If you are a Morgan alum and are interested in volunteering, contact Tawana Banks, AMP Coordinator by emailing MSU.AlumniMentor@gmail.com or calling 443-885-3945.

FINANCIAL LITERACY TIP

Family continues to be a major source of financial information. To help your college students, challenge them to develop a strategy based on their financial goals. Encourage them to:

• THINK about their long- and short-term financial goals. For instance, they may want to graduate with minimal loan debt, or simply save money to cover the cost of books & supplies for next term.

• PLAN to accomplish their goals. This includes calculating the amount they will need to save each month to make major purchases. Invite them to talk with you or a financial professional about options to minimize costs (e.g., downgrading their cell-phone plan).

• ACT until they reach their goals. Whether they cut costs or save money monthly, tell them to make you aware of their financial goals and to avoid situations that may hinder their goals.

For more information, students should contact the Financial Literacy Program in the Office of Student Success & Retention at msumoneysmart@gmail.com or (443) 885-3651.

PARENTS MARK YOUR CALENDARS!

The ACCESS Orientation Program for first-time freshmen enrolling for the Spring 2013 semester will be conducted January 15-16, 2013. All first-time freshmen are required to attend the Program. Specific information about the Orientation will be sent to Freshmen admitted for Spring 2013 in November.

The ACCESS Orientation Program for first-time freshmen enrolling for the Spring 2013 semester will be conducted January 15-16, 2013. All first-time freshmen are required to attend the Program. Specific information about the Orientation will be sent to Freshmen admitted for Spring 2013 in November.

The ACCESS Orientation Program for first-time freshmen enrolling for the Spring 2013 semester will be conducted January 15-16, 2013. All first-time freshmen are required to attend the Program. Specific information about the Orientation will be sent to Freshmen admitted for Spring 2013 in November.

The ACCESS Orientation Program for first-time freshmen enrolling for the Spring 2013 semester will be conducted January 15-16, 2013. All first-time freshmen are required to attend the Program. Specific information about the Orientation will be sent to Freshmen admitted for Spring 2013 in November.