

Parents' 411

THE OFFICE OF STUDENT RETENTION



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MORGAN STATE UNIVERSITY
THE OFFICE OF STUDENT RETENTION

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GREETINGS FROM THE RETENTION STAFF



The 2009 Fall semester began with some apprehension. Many of our students returned to classes wondering how they will be able to afford another semester. Many of our students did not return because they could not afford another semester. Many of you, their parents, are spending sleepless nights trying to figure out how you can possibly pay

tuition to keep them in college. The current economic recession is affecting almost everyone. At a time when Morgan State University students need more financial assistance, fewer funding options are available.

Federal and state funding to public colleges has been reduced and some private scholarships are being reduced or are no longer available.

Yet, even with the barrage of bad news about the economy, we can still be optimistic. There are indicators that the recession is easing. Your sons and daughters are determined to persist to graduation; they want to ease your financial burden any way they can. They are working hard. Morgan State University will continue to do

everything we can to retain them. **In this issue, we will focus on common sense approaches to helping you help your students remain in college to graduation, even in a bad economy.**

Our staff, Dr. Tiffany Beth McMillan, Director, Ms. Sarah D. Adams, Retention Specialist, Dr. Denicia Fowler, Retention Specialist, Ms. Diane Wise, Administrative Assistant, and the retention specialists in each of the schools and colleges continue to strive to provide you with the information that you need to support and assist your student from matriculation to graduation. As always, we look forward to receiving your comments and suggestions!

RETENTION AND THE RECESSION

With the current economic recession, some question whether obtaining a college degree is worth going into debt. Many wonder whether the high cost of tuition, the opportunity cost of choosing college over full-time employment, and the accumulation of thousands of dollars of debt is, in the long run, worth the investment. Your daughters and sons have chosen (or in some instances, have been strongly encouraged) to attend Morgan State University. It is critical in today's "tsunami of economic troubles" that they are committed to graduating. Otherwise, there will be little or no return on your investment in their education.

So, what are the benefits of a college degree? A college degree will change your daughter or son's life forever. As you worry how to pay tuition and buy books in the current economy, remember,

it's still truer than ever that graduating from college will increase lifetime earnings. According to Bureau of Labor Statistics data, "the (income) gap between the pay of college students and everyone else has reached an all-time high." According to the United States Census Bureau, college graduates earn far more over their working lifetimes than non-college graduates. See the chart below.

Education Level	Average Lifetime Earnings
Professional degree	\$4.4 million
Doctoral degree	\$3.4 million
Master's degree	\$2.5 million
Bachelor's degree	\$2.1 million
Associate's degree	\$1.6 million
Some college	\$1.5 million
High school graduate	\$1.2 million
Non-high school graduate	\$1 million

Most college graduates earn a lot more money during their working years than people who stop their education at high school. According to one estimate, by the year 2028 there will be 19 million more jobs for educated workers than there are qualified people to fill them.

Considering the sizeable differences in lifetime earnings helps to put the cost of college in perspective.

Bottom line, college remains the key to prosperity.

In addition to the obvious economic value of a college education, there is a significant social value. A college education has been heralded as the key to social mobility; it helps "level the playing field". College graduates enjoy increased personal and professional mobility and improved quality of life for their offspring. They have

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Retention Staff celebrates with 2009 MSU graduates, Samantha Ale (right) and Ritu Dhungana (left)

an understanding of the world, our interconnectivity and interdependence. College attendance has been shown to “decrease prejudice, enhance

knowledge of world affairs and enhance social status.” (Consider, the election of the first African American President, Barack Obama, was attributed largely to the overwhelming support of a youthful and educated electorate.) **In short, once your sons and daughters have earned their degrees, they will be prepared to be better parents and citizens of our global community.**

While it is clear that investment in a college degree is a financial burden, the long-term benefits to your daughter or son as well as society at large, continue to outweigh the costs. A bright future for our country is dependent on an educated population.

References

Education Resources Information Center (ERIC) Clearinghouse on Higher Education, “The Value of a College Degree”.

U.S. News & World Report. (April 10, 2008), “Competition is Tough”, Kim Clark.

“College Remains Key to Prosperity” (January 21, 2009), Robin Lloyd, LiveScience Senior Editor.

2009 Lorain County Community College.

PAYING FOR COLLEGE IN A BAD ECONOMY

Financial aid experts say our current economic troubles have made the competition for scholarships more fierce than ever. Many parents have lost their jobs and/or their homes and simply cannot afford college tuition. To maximize your student’s chances of getting aid and reducing college expenses in these tough times, experts recommend that students:

- **Be the early bird.** Your son or daughter should start applying for scholarships early, early, early. Many grants/scholarships are awarded on a first-come-first-served basis. If your student has not already completed the Free Application for Federal Student Aid (FAFSA) this year, he/she should do it as soon as possible. (See Financial Aid is the Key!) Start applying now for private scholarships for next year, because some of the biggest and best private scholarships have October deadlines.
- **Ask the Boss and Community.** Be sure to check with your employers to see if they offer any kind of education benefit. Contact any civic, fraternal or religious organizations that your family belongs to and ask if

they offer scholarships. These sources can often be source of funds to help purchase books.

- **Keep grade point average high - grades matter more than ever.** It’s simple - the better the student, the more likely the student will receive financial aid and scholarships. To see what is available, your students should be scouring college websites such as

1. www.gmsp.org (Gates Millennium Scholarship Application),
2. www.scholarships.com,
3. www.uncf.org (the United Negro College Fund))
4. www.minority-scholarships-guide.com
5. www.college-scholarships.com
6. www.financialaidinfo.org

Encourage your students to spend a few extra hours studying to increase their grade point average a point or two or three. It could make a big

difference in their chances to receive scholarships and other types of financial support.

- **Graduate in four years or less.** The Education Department’s National Center for Education Statistics found that only 36 percent of students graduated from college in four years. About 57 percent completed their coursework within six years at the same institution where they began their studies. (Please note that these percentages are even lower for African Americans.) Going into overtime in college means more money. A fifth year boosts the total cost of college by about 25 percent. Conversely, aiming to finish college in three or four years would cut expenses significantly. Decisions to switch schools or majors should not be made lightly. Talk to your students about such decisions because they frequently add to the expense of attending college. Understandably, parents do not want to limit their student’s ability to select the right career path for themselves. However, if those decisions come with decades of debt, maybe some tough limits are in order.

IMPORTANT 2010 SPRING SEMESTER DATES!!!

January 11 - Cancellation of Class Schedule Due to Non-Payment

January 25 - Classes Begin

March 1 - DEADLINE FOR FINANCIAL AID FOR FALL 2010 (Free Application for Federal Student Aid). FAFSA forms may be filed 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 15-20 - Mid-Semester Exams

March 22-27 - Spring Break

April 1 - April 16 - ADVISEMENT DAYS (Students must meet with academic advisors to review progress and prepare FALL 2010 schedule) EARLY REGISTRATION FOR FALL 2010 SEMESTER

April 1 - Honors Convocation (Recognizes student outstanding academic achievement)

April 7 - Last Day to Drop Undergraduate Classes

April 26 - May 1 - Final Exams for Prospective May 2010 Graduates

May 3 - Application Deadline for Fall 2010 Admission

May 10 - June 29 - Registration for FALL 2010 Semester Resumes

MAY 12-19 - Final Exams for Non-graduates

MAY 15 - COMMENCEMENT

MAY 25 - SPRING 2010 SEMESTER ENDS

PARENT ALERT

IF YOUR STUDENT RECEIVED A “D” OR “F” GRADE IN A COURSE AND DID NOT DROP THAT COURSE, HE/SHE SHOULD BE MAKING AN EFFORT TO WORK TOWARDS A FINAL GRADE OF “C” OR “B” OR “A”.
Remind your students of the following tips to help them succeed.

- MEET WITH THEIR PROFESSORS FOR FEEDBACK
- INCREASE THEIR STUDY HOURS
- GET A TUTOR
- JOIN A STUDY GROUP
- DO ALL THEIR MISSED HOMEWORK
- ATTEND ALL CLASSES
- BE ON TIME TO CLASS

ATTENTION!! PARENTS MARK YOUR CALENDARS!!

The 2010 ACCESS Orientation Program for first-time freshmen enrolling for the Fall 2010 semester will be held in July and August 2010. All first-time Freshmen are required to attend the 4-day ACCESS Orientation Program. Look for Program dates and other specific information about the Orientation to be sent to Freshmen admitted for Fall 2010 beginning in May.

A PARENT SHARES THOUGHTS ON 2009 ACCESS ORIENTATION PROGRAM

“My Morgan experience as a parent is a memorable one. I’ve met new friends, learned about the culture at Morgan. What I’ve seen and explored for the 3 days give me the confidence that my daughter has made the right choice in selecting MSU.”

– Dodsey Cyrus

Parents' 411

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MORGAN STATE UNIVERSITY RETENTION STAFF – SPRING, 2010

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Sarah D. Adams

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Happy Holidays from the MSU Retention Family!!

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U.S. News & World Report. (October 21, 2008), "How to Get Scholarships in a Bad Economy", Kim Clark.

The Washington Post. (October 22, 2009), "Getting through college these days almost requires a degree in thrift", Michelle Singletary

Tough Time\$

Money is always scarce for college students. When sitting down with most, you can always hear a horror story about eating oodles of noodles in order to "survive". During these tough economic times most people are cutting back expenses and doing without. By the grace of God I do not have to this semester. During the summer I held a job as peer mentor; thinking ahead I chose to save my money to help cover the expenses that I knew would face me during the semester. Another added bonus to that was my refund check that I received.

Although I'm not struggling, I still save my money and spend wisely. Since I do not have a meal plan, I buy groceries and have to pay bills. So each month, I set aside money in my savings account to cover those expenses and if I have anything left over I buy me something nice. **Some advice to those out there who find it hard dealing with these time is to SAVE.** You do not have to be in attendance at every party or spend all of the monthly allowance that your parents give you. You never know when you might need some extra money and if **SAVED**, you will have it there when you need it.

Some other advice is to enjoy simple things. For example, instead of going to the movie on Friday night, which usually runs you like \$10-\$13.50 if you catch the bus and even more if you purchase a snack, buy a \$5 dollar movie at Wal-Mart



Freshmen participating in 2009 ACCESS Orientation Closing Affirmation Ceremony

and have a movie night with your friends. It's cheaper and you can watch it as many times as you like! Money is scarce but you do not have to go without all the time. **Spend your money wisely and save a little bit more and maybe just maybe you can order pizza instead of eating noodles.**

Amenawon Ojeifoh
MSU Junior

FINANCIAL AID IS THE KEY!

Since financial aid is critical to the retention of approximately 95 % of students enrolled at Morgan State University, understanding the financial aid process is critical. Most Morgan students will have to understand how to obtain and maintain their financial resources from matriculation to graduation. Failure to follow directions and meet deadlines can result in students being denied funding for a semester or more. Consequently, we include up-to-date information about the process in each issue of the **Parents' 411** newsletter. In the current recession, it is especially critical that parents, as well as students, are aware of financial aid possibilities and how to apply for them.

The keys to success can be summed up in three words, "EARLY! EARLY! EARLY!" Students submitting their applications at the latest possible date for

award, submitting incomplete information, or even submitting their application during the registration period or after, cause many of the seemingly overwhelming problems and long lines at the Financial Aid Office.

What can you do? First, parents should be aware of the deadlines for submitting the "Free Application for Federal Student Aid" (FAFSA) and work with the student to ensure that the application and required documentation are submitted as early as possible. Most student financial aid is determined from FAFSA. Applying is a rather simple process that can be done on-line. **Secondly,** provide any documentation needed from you, such as copies of income tax returns, as quickly as possible. File your income taxes early. (Many students' applications are not processed in a timely manner, even though they were submitted early, because required documents are missing.) And, foremost, follow up with your student! Better yet, complete the FAFSA together. Much of the information students need to complete the process must be provided by you.

Your daughter or son bears the responsibility for keeping the aid once it is awarded. Regardless of filing deadlines and documentation, students must maintain satisfactory academic progress (SAP) to continue receiving aid and to persist to graduation. This means they are required to maintain a minimum 2.0 cumulative grade point average (GPA) and minimum number of earned credits. They must pay attention to meeting financial aid deadlines and providing accurate documentation every year, not just the first year.

You can file FAFSA as early as January 3, 2010. The FAFSA can be completed and submitted on-line by going to www.fafsa.ed.gov. Again, remember, if your child's application is filed early with the required, accurate documentation, it will be processed more quickly. And, the award letter indicating all of the aid

for which the student qualifies will be received early. This affords time for the family to make arrangements to tap other resources because the aid awarded usually does not meet 100% of the student's need.

FAFSA should be filed by March 1 of each year, especially for Maryland students. Filing by that date enables Maryland residents to receive Educational Assistance Grants from the Maryland Higher Education Commission for up to \$3000. Applicants filing after that date do not receive this award. So, for Maryland residents, your child's financial aid award may be \$3000 less than it could have been if it had been filed between January 1 and March 1. **We recommend that students file their FAFSA no later than mid-February.**

Always remember if you have questions or need additional information.....

HELP IS JUST A CLICK 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, scholarships, and funding from other sources is accessible on the Internet.

Listed below are a few sites that will provide you with useful information.

www.morgan.edu

Our site provides detailed information about the financial aid process. Click on Financial Aid on Morgan's home page.

www.fafsa.ed.gov

This site provides complete, detailed information about FAFSA. Students can also complete the application on this site. It is preferred for students

to complete the FAFSA on-line since it only takes about 3-5 days to get to MSU. Hard copies of the FAFSA take 6-8 weeks to be processed and sent to MSU. Please be sure that Morgan's school code (002083) is included on the form.

<http://www.mhec.state.md.us/>

This site provides information about financial aid from the state of Maryland.

MSU WebSIS

This site provides students access to check their financial award status and to register for courses.

Of course, you can always call the Financial Aid Office on (443) 885-3170.

Tutoring at Morgan State University

AMP SEM (Alliance for Minority Participation in Science, Engineering and Math) Tutoring Program

- Schaefer Engineering Bldg (SEB) - Room 210
- Schedule: Mon. - Fri., 10am - 5pm
- Walk-in service, no appointment necessary
- Subjects: Math, Physics, Chemistry, Engineering
- Contact: Dr. John. Wheatland - x3864
john.wheatland@morgan.edu

Center for Academic Success and Achievement (CASA)

- Academic Development Center
- New Communications Center Room 120
- Schedule: Mon. - Thur. 9am - 6pm
Fri. 9am - 5pm

- By appointment only

- Subjects: Math and Sciences; English, Humanities, History, Foreign Language; Acct, Finance, Mgmt, Econ, Political Science, Engineering, Info Sys, General Studies

- Contact: Dr. Brenda James - x3380
brenda.james@morgan.edu

Academic Enrichment Program

- Residence Halls - Computer /Tutoring Labs
- Schedule
 - Sun - Thurs: 12pm - Midnight
 - Fri - Sat: 12pm - 6pm
- Walk-in services, no appointment necessary
- Subjects: Math, English, Humanities, Biology, etc
- Week before mid-terms: En-masse study sessions at 6pm-close in Rawlings Residence Hall (Tuesday) and Library (Thursday)
- Contact: Kent Ballard - x3388 /kent.ballard@morgan.edu