

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

It is the beginning of another academic year. The incoming freshmen have completed orientation and are beginning the Fall semester with great expectations. Sophomores and juniors are anxious to resume their studies. Seniors are looking forward to graduation and the world that awaits them. Even in today's economy, college graduates have countless opportunities to consider. This issue will highlight some of the less traditional choices available to your Morgan graduate.

This academic year we welcome a new staff member, Ms Tawana Banks, Financial Literacy Program Coordinator. It is quite appropriate that we introduce Ms. Banks in our



The Ladies of Student Retention

issue highlighting non-traditional opportunities for college graduates since Ms. Banks, a recent graduate of Hampton University, is an Americorps- VISTA volunteer. (See

article on Americorps.) Ms. Banks will be structuring a financial literacy program for Morgan students and contributing an article on financial literacy to each newsletter issue.

As always, our staff, Dr. Tiffany Beth McMillan, Director, Sarah D. Adams, Retention Specialist, Dr. Denicia Fowler, Retention Specialist, Diane Wise, Administrative Assistant, and the Retention Specialists in each of the schools and colleges are 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!

TRAVEL IS MY PASSION



*Dr. Adele S. Newson-Horst,
Dean, College of Liberal Arts*

I believe that travel is the most fundamental way of learning about and experiencing the world. My love of travel (which must assuredly be accompanied by an affinity for people) began early. I was raised in Wayne County in a little town exactly 24 miles west of Detroit, Michigan and 24 miles east of Ann Arbor, Michigan. As a child, my father would drive us to Windsor, Ontario, Canada each Saturday for the big

open market where we purchased our groceries for the week. It was the highlight of my week.

For me, Windsor was akin to stepping into another world—the way we imagine the lives of inhabitants of cozy looking homes as we pass them in a car. In Windsor we would eat breakfast at a small café then visit the local fish market and the poultry and vegetable vendors. I was especially fond of talking with people, looking at the decorative wares, and learning new things. Did you know you can retain warmth better if you make your bed in the order of fitted sheet, flat sheet, blanket, and a second flat sheet?

Then during high school, my mother permitted me to miss class to join her on a trip to southern Spain. We visited Torremolinos, Spain. I loved the town of Malaga best of all

because of its old world flavor; the atmosphere reminded me of the open market in Windsor. Torremolinos, in southern Spain was at the time a burgeoning tourist attraction. Language was not a problem because Spanish is very similar to French—a language I had studied since I was very young. Additionally many of the hotel staff spoke English. We even took a ship to Morocco that traveled the magnificent Strait of Gibraltar. In Tangiers, Morocco we visited the casbah. I soon learned that children spoke multiple languages. They did this out of necessity: to sell their goods to tourists who hailed from all over the world. The crowded and colorful casbah of Morocco appealed to my senses.

I attended an all-girl Catholic high school. During the Easter Holiday, the nuns would take a group

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of girls to the Province of Quebec in eastern Canada for a week. This was the greatest motivation for me to study hard and excel in French. I loved Montreal, Old Quebec, and the little town of Rhonda—which also had an old world flavor. I loved the crepes, the bread, and the lilting voices of the people of Old Quebec. It felt good to converse with people in another language and to learn of their traditions and lives.

I was so bitten by the travel bug that I participated in the Crossroads Africa Program (a progenitor of the Peace Corps) and travelled to the island of Bolama in the country of Guinea Bissau. It had been the first capitol of what was known as Portuguese Guinea (as opposed to French Guinea). It has sandy beaches and is surrounded by mangrove swamps. The ruins of colonial buildings still stand and some are still in use. The area is known for its cashews. Inhabitants would pick the cashews, roast them and eat them on the spot. They were delicious.

In Bolama, I taught English and helped to build a primary school. I had no training in Portuguese, the official language of the country, but many of the people spoke Kriol, a Portuguese-based Creole language. Yet, I was able to communicate by

recognizing some of the French cognates in the Kriol and by total immersion in a culture that spoke no English. I was most impressed by the reverence the people had for their independence. During my early morning walks, all residents paused as an appointed officer raised the country flag in the town's square. Yet, there were still Russian soldiers in the country who spoke to me in French. And, just outside my bedroom window, a cantor called people to the Morning Prayer. I thought it was beautiful.

As an undergraduate at Spelman College (also an all-girl institution), I was afforded the opportunity to travel to Haiti with the goal of studying voodoo and studying French. I learned through interaction with people, especially people in the countryside who told many amusing stories and who welcomed me into their homes. My mother had taught me well—I always brought a gift along for my hostess and host (mostly teas and sugar). Port-au-Prince was an interestingly colorful place dominated by the Presidential Palace—which I understand was decimated during the January 2010 earthquake.

In my professional life, I have had the honor of serving as a Fulbright Scholar in Potchefstroom,

South Africa where I taught English at an Afrikaans university—in fact, the University is former South African President F.W. de Klerk's alma mater. I lived and worked a year in post-apartheid South Africa and traveled the country which is remarkable in its geographical and ethnic diversity. And each year, I try to travel abroad either through a Fulbright Award or through association with Rotary International. I have traveled all over West Africa, Southern Africa, Western Europe, and the Caribbean. Asia is next on my list. One of the more prominent Catholic universities had as its mission the goal of encouraging students to travel the world and talk with God and man. I've adopted that mission as my own. I encourage students to travel, support language instruction, engage civility as a tool of human advancement, and laud global citizenship as the most essential of educational goals.

I believe, as child advocate Marian Wright Edelman advised, that “Education is for improving the lives of others and for leaving your community and world better than you found it.” I believe that it is through travel and interaction with different cultures that we can live up to Edelman's call to action.

OPTIONS! OPTIONS! OPTIONS!

*Two roads diverged in a wood, and I—
I took the one less traveled by,
And that has made all the difference.*
— Robert Frost

Graduating from college is one of the greatest achievements your daughter or son will accomplish in their lifetime. Life after college will present new challenges and new opportunities. Your student should carefully consider the many possible choices. Encourage them to think beyond traditional options. Encourage them to think about experiences that will broaden them

intellectually and culturally, experiences that will contribute to their understanding of the world and how their knowledge and experience can best be used in our global community.

Encourage them to take the road less traveled and it could make all the difference in their future.

Below are a few possibilities you may wish to discuss with your college senior.

AMERICORPS

Americorps is a network of local, state, and national service programs that connects more than 70,000 Americans

each year in intensive service to meet America's critical needs in education, public safety, health and the environment. Americorps volunteers serve for ten months to a year, depending on their assignments, in nonprofits, public agencies, and community organizations. (Americorps is the domestic Peace Corps.) Americorps members address critical needs in communities throughout America, including:

- Tutoring and mentoring disadvantaged youth
- Fighting illiteracy

IMPORTANT 2012 SPRING SEMESTER DATES!!!

January 17-18 - Spring ACCESS Orientation

January 23 - Classes Begin

March 1 - Deadline to file FAFSA (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 12-17 - Mid-Semester Exams.

March 19-24 - Spring Break.

March 26-April 13 - ADVISEMENT DAYS (Students must meet with academic advisors to review progress and prepare FALL 2012 schedule) Early Registration for Fall 2012 Semester.

March 27 - Last day to submit complete financial aid application to receive priority consideration.

April 5 - Honors Convocation (Recognizes student outstanding academic achievement).

April 6 - Last Day to Drop Undergraduate Classes

April 23 – 28 - Final Exams for Prospective May 2012 Graduates

May 1 - Application Deadline for Fall 2012 Admission

May 7-June 26 - Registration for Fall 2012 Resumes

May 10 - 18 - Final Exams for Non-graduates

May 19 - COMMENCEMENT

MAY 22 - SPRING SEMESTER ENDS

SUMMER 2012 SESSION DATES

SUMMER SESSION I

April 18-May 2 - Early Registration for Continuing Students (Sessions I and II)

May 1-2 - Registration for Summer 2012 Sessions I and II

May 22 - CLASSES BEGIN – SUMMER SESSION I

June 27 - SUMMER SESSION I ENDS

June 29 - SUMMER SESSION I ENDS

SUMMER SESSION II

June 14-15 - Registration for Summer Session II

June 28 - CLASSES BEGIN – SUMMER SESSION II

August 2 - SUMMER SESSION II ENDS

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Morgan State University Retention Staff – Fall, 2011

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

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 detailed information about the financial aid process. Click on Admissions 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. Students must complete the FAFSA on-line where it takes about 3-5 days to get to MSU.

<http://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 award status, account credits and balances, and to register for courses.

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

FINANCIAL LITERACY TIP



Tawana Banks
Financial Literacy Program
Coordinator

What is credit scoring and how do I know what my score is?

Your credit score is a number that rates how responsible you have been with credit. The number is based on your credit report and can be different with each of the three credit reporting agencies. The score is used by creditors like banks and credit card companies to decide whether to lend you money or let you have a credit card. Your score can also influence what interest rate your credit card companies charge you. **Everyone is entitled to receive a free credit report from all three credit agencies**

once per year, so the best way to find out exactly where you stand is to visit www.annualcreditreport.com



ACCESS Orientation Peer Mentors

PARENTS MARK YOUR CALENDARS!!

The ACCESS Orientation Program for first-time freshmen enrolling for the Spring 2012 semester will be conducted January 17-18, 2012. All first-time freshmen are required to attend the Program. Specific information about the Orientation will be sent to Freshmen admitted for Spring 2012 in November.

- Improving health services
- Building affordable housing
- Teaching computer skills
- Helping communities to respond to disasters

Americorps also provides fiscal and personnel support for the start-up of innovative new programs including **Public Allies**. (See below)

Full-time members/volunteers who complete their service earn a **Segal Americorps Education Award to pay for college, graduate school, or to pay back qualified student loans**. Members who serve part-time receive a partial Award. Some Americorps members may also receive a modest living allowance during their term of service. **Findings of a longitudinal study of Americorps members indicated that alumni are more connected to their communities**.

Americorps alumni claimed that they gained life and job skills, such as leadership, teamwork and hands on experience in a field of interest. For further information, go to www.americorps.org

PUBLIC ALLIES

Public Allies' mission is to advance new leadership to strengthen communities, nonprofit organizations and civic participation. Public Allies is changing the face and practice of leadership in communities across the country by demonstrating their conviction that everyone can lead, and that lasting social change results when citizens of all backgrounds step up, take responsibility, and work together. Public Allies identifies talented young adults from diverse and under-represented backgrounds that have a passion to make a difference, and helps them turn that passion into a viable career path.

Allies become leaders who can engage and unite people of all backgrounds, lead effective projects and organizations, and commit long-term to creating a more just society. Public Allies' 10-month program of full time, paid apprenticeships in nonprofit organizations, weekly trainings, and team

service projects operates in 21 communities and has more than 3,000 alumni nationwide since its inception in 1992. **Allies earn a stipend of \$1,300 to \$1,500 per month, and they receive health care, child care, interest-free student loan deferments, and a \$5,550 education award to pay back student loans or pay for future education.** For additional information on how to apply, visit <http://www.publicallies.org/>

CITY YEAR YOUTH SERVICE CORPS

City Year, whose motto is "Give a year. Change the world." recruits people ages 17 to 24 from diverse economic, racial, and geographical backgrounds for a year of fulltime service to communities. During the ten-month program, corps members engage in a variety of activities to meet critical needs in their communities. Primarily focused on the education and development of youth, they serve as mentors for children in partnership with public schools, organizing and running after-school programs and curricula on important social issues including domestic violence, AIDS awareness, after-school programs, and diversity. City Year accepts applications during four cycles each year: November 30, February 15, April 15 and May 31. Programs are located in 21 cities throughout the U.S such as Boston, Chicago, Philadelphia, Los Angeles.

The benefits of joining the City Year Corps include gaining life-long friendships as well as new perspectives and strong leadership skills. City Year Corps members earn a monthly living allowance, health care, child care, interest-free student loan deferments, a \$5,550 education award to pay back student loans or pay for future education, and a Samsung cell phone with service provided by T-Mobile USA. For more information, go to <http://www.cityyear.org/>

FOREIGN SERVICE OFFICER

The United States Foreign Service consists of approximately

11,500 professionals carrying out the foreign policy of the United States and aiding U.S. citizens abroad. **Foreign Service Officers (FSO's) are America's diplomacy corps. They advocate U.S. policies, promote peace and U.S. interests, and strengthen understanding between our country and other nations.** Members of the Foreign Service are selected through a series of oral and written examinations and a very arduous screening process which assesses a candidate's full range of experience, knowledge, leadership skills and critical thinking abilities. It is designed to identify people with the skills and talents that are needed for tomorrow's Foreign Service.

Members of the Foreign Service are expected to serve most of their careers abroad, working at embassies and consulates around the world. Domestic assignments are usually limited to five years. There are difficulties associated with working abroad for extended periods of time, but there are benefits as well. For both employees and their families, the opportunity to see the world and, experience foreign cultures firsthand for a prolonged period are considered the benefits of Foreign Service Life. Perhaps, more importantly, the FSO has an opportunity to have an impact on the world. The salaries of Foreign Service officers vary according to education, work experience, and location.

According to the Department of State, the base starting salary for an officer with a bachelor's degree and no related work experience was \$42,576. The career average salary is approximately \$90,000 with a range up to \$158,000. Visit the following websites for more information:

<http://careers.state.gov/officer>,
<http://glassdoor.com/Salary/US-Department-of-State-Salaries-E32768.htm>

It should also be noted that minorities in the Foreign Service are significantly underrepresented. Your daughter or son could begin to change that statistic and help impact the world. (Paul Richter and Tom Hamburger, Los Angeles Times, March 16,2010)

WORK ABROAD..... WHY NOT?

Finally, for your son or daughter who does not yet have a career focus and does not want to be a part of a “structured program”, BUT wants very much to see the world and experience a different culture, there are seasonal and short term employment opportunities around the world. If your student has experience in graphic design, writing, information technology or other professions where work is often contracted, he/she could consider freelance work. **The Council on International Educational Exchange Work Abroad (www.ciee.org)** offers work permits to students and recent graduates to work in numerous countries. The possibilities are only limited by the student’s creativity.

Most importantly, we hope that all Morgan graduates will take time to consider their life’s vocation and choose carefully, and that you will encourage them to do so. For it is indeed the contented and successful person whose profession is also his/her passion.

“Wealth is the ability to fully experience life.” Henry David Thoreau

“Love what you do. Do what you love.” Dr. Wayne W. Dyer

A STUDENT PERSPECTIVE

Lawyer, doctor, game designer and programmer, singer/song writer, musician, CEO, senator, and United States of America President were career goals I had from elementary school through high school. College, as an institution, specifically Morgan State University, changed my perspective. Everything is global, and I realize I can be and do things outside those occupations commercially advised on television, by parents, or peers. My vision for the world is no longer dictated by self-

ish capital. I want to be a missionary.

Summer of 2011, thirteen individuals, including me, went to Merger, Haiti to volunteer. We had four main projects: wire the hospital for electricity, fix the generator, have Vacation Bible School for the children, and run a three-day clinic. We went there with every intention to help the Haitian people, but, in spite of all our achievements, I realize they helped us far greater than we could ever help them. They helped us to love.

My experience in Haiti has properly positioned me on a course for life-long missionary work.

Missionaries seek to alleviate poverty, advance development, and promote peace, but missionaries separate themselves from any other volunteer, in so that their sole purpose is to preach the gospel. **I have a soul desire to travel the world, to teach, and be taught. This path is untraditional, in that it’s less traveled, but I can say that I have dedicated my life to the untraditional, unconventional, or the unusual.**

I first sought a degree in political science, then history, and now print journalism. Despite dissenting opinion regarding my craft, writing offers me a freedom and mobility that I cannot receive from anything else. A pen and paper allows me to be creative and analytical with my words and thoughts. Morgan State University is teaching me to develop stories and write articles in class and by experience via the student media department. Writing for the University newspaper, *The Spokesman*, I discovered that I cannot write about everything that I desire, that writing for an organization, which, in part, is a model corporation, I cover stories that often don’t appeal to me. But, every chance to write is an opportunity to practice my craft, and I am grateful.

Morgan State University was named among “America’s Best Colleges” in Forbes Magazine,

2011. **Morgan prepares our graduates who seek professional careers extremely well, however, in the opinion of moi, Morgan develops and advances those who seek untraditional pursuits even better.**



Wilton Howard MSU Sophomore

NO FINANCES! NO DEGREE!

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. Failure to follow directions and meet deadlines can result in students being denied funding for a semester thereby causing a significant delay in graduation.

The keys to success can be summed up in three words, “EARLY! EARLY! EARLY!” Many of the seemingly overwhelming problems and long lines at the Financial Aid Office are caused by 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.

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 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 which can be done on-line. **Secondly**, provide any documentation needed from you, such as copies of Federal tax returns, as quickly as possible. File your tax returns early. (Many students’ applications are not processed timely, 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. Be aware of the University’s Academic Performance Policy as well as, the Financial Aid Satisfactory Academic Progress Policy located on Morgan’s website at www.morgan.edu.**

You can file FAFSA as early as January 1, 2012. 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. First time students will receive an award letter, and the award letter will indicate all of the aid for which the student is qualified and 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 charges and expenses.

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 are not considered. 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 every student file their FAFSA no later than mid-February.**

When applications are not filed on time, it can affect many aspects of the student’s college experience. It affects whether or not they will receive campus housing, which is limited. This is especially critical for out-of-state students who may not be able to attend Morgan if they do not have a place to stay on campus. Students are not assigned a room until their financial obligations

have been met. The longer this process takes, the greater the likelihood that housing will not be available.

Late filing of the FAFSA affects whether students attend the courses they need in a given semester. It can result in a student’s class schedule being dropped. A student may have registered during the early registration period but filed their FAFSA late. Consequently, in many instances, funds are not credited to the student’s account by the deadline for payment. At that point, class schedules are dropped until the student has paid the outstanding balance. The student will now have to register again and may very likely have great difficulty obtaining the same classes at preferred times. **For a senior hoping to graduate, loss of financial support would be especially devastating!**

Again, this often repeated scenario can be prevented by filing FAFSA early. Standing in the dreaded long lines outside the Financial Aid and Bursar Offices also can be avoided. Always

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The Gentlemen of Student Retention