

them to live in a manner similar to the local people in the community. The Peace Corps also provides complete medical and dental care and covers the cost of transportation to and from the country of service. Deferment of repayment on student loans under several federal programs is also possible. Upon completion of service, volunteers receive funding to help them with the transition to life back home.

“You give and you get.” The chance to make a real difference in other people’s lives is the primary reason that most volunteers serve in the Peace Corps. But that is far from the only benefit of Peace Corp service. **Volunteers have the chance to become fluent in another language....an essential and highly marketable skill in today’s global community. They live in another culture, and develop career and leadership skills. The Peace Corps experience can also enhance long-term career prospects whether your student ultimately wants to work for a corporation, a nonprofit organization, a government agency, OR build their own business.**

For further information, go to www.peacecorps.gov

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.council exchanges.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 con-

sider their life’s vocation and choose carefully, and that you will encourage them to take that time. For it is indeed the contented and successful person whose profession is also his passion.

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

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

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 income tax returns, as quickly as possible. File your income

taxes 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. **They must pay attention to meeting financial aid deadlines and providing accurate documentation each year until graduation, not just the first year.**

You can file FAFSA as early as January 2, 2007. 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 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 cam-

pus 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. If housing is being paid via financial aid, then those funds must be credited to the student's account before he/she is assigned a room. 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 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 Financial Aid on Morgan's home page.

www.fafsa.ed.gov

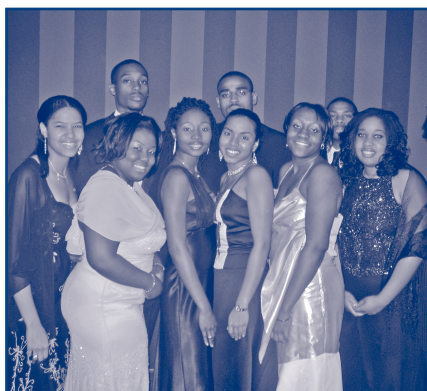
This site provides complete, detailed information about FAFSA. Students can also complete the application on this site. It is preferred for students to complete the FAFSA on-line where it takes less time to get to MSU. Please be sure that Morgan's school code (002083) is included on the form.

<http://www.mhec.state.md.us/financialAid/index.asp>

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.



MSU Honor Students attend Thurgood Marshall Leadership Conference.

Names from left to right: Sally McMillan, Taylor Graham, Krystal Brown, Carleen Ramlochansingh, Leah Taylor, Kenny Ellis, Alanna Cooper, Kibwe Herrera, Lorin Jones, Matthew Spike.

Parents' 411

MORGAN STATE UNIVERSITY RETENTION STAFF – SPRING, 2007

PARENTS' 411 EDITOR - Sarah D. Adams

CONTACT US

The Office of Student Retention is located in McKeldin, suite 318.
Please call us on 443 885-3561 or email us at
dwise@moac.morgan.edu.

DIRECTOR

Tiffany B. McMillan x3651/x1481/fax x8347
tmcmillan@moac.morgan.edu

RETENTION SPECIALIST

Denicia Fowler x3946 fax 8347
dfowler2@jewel.morgan.edu

RETENTION SPECIALIST/ACCESS-SUCCESS PROGRAM COORDINATOR

Sarah Adams x3945, fax x8347, sdadams@moac.morgan.edu

ADMINISTRATIVE ASSISTANT

Diane Wise x3651/fax x8347, dwise@moac.morgan.edu

RETENTION COORDINATORS, SCHOOL OF BUSINESS AND MANAGEMENT

Stephca Sawyer/ Tyson Beale
x3855/x3162/x4063/fax x8253
ssawyer@moac.morgan.edu/tbeale@jewel.morgan.edu

RETENTION COORDINATORS, SCHOOL OF ENGINEERING

Grace Mack/Myra Curtis/John Wheatland
x1207/x4210/x3864/fax x8218
gmack@eng.morgan.edu/mcurtis@eng.morgan.edu/
jawjr@eng.morgan.edu

RETENTION COORDINATOR, SCHOOL OF EDUCATION AND URBAN STUDIES

Michael James x3356 fax x8240
mcjames@moac.morgan.edu

RETENTION COORDINATORS, COLLEGE OF LIBERAL ARTS

A. Donyel Hill/Romulus McNeil
x2019/x3960/fax x8222
adhill@moac.morgan.edu/rmcneill@moac.morgan.edu

RETENTION COORDINATORS, SCHOOL OF COMPUTER, MATHEMATICAL, & NATURAL SCIENCES

Lurangwa Sezikeye/ Cynthia Staley x4512/ x3701 fax x8286/ x8215
lurangwas@yahoo.com/cstaley@moac.morgan.edu

RETENTION COORDINATOR, ARCHITECTURE AND ENVIRONMENTAL DESIGN

Evan Richardson
x4309/fax x8233
egrichardson@moac.morgan.edu