

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



Student Retention Staff: (from left to right)
Diane Wise, Dr. Tiffany McMillan, Sarah Adams

This is the first issue of PARENTS' 411, the Office of Student Retention newsletter designed to keep parents of Morgan State University (MSU) undergraduate students informed about and involved in university affairs critical to the success of their sons and daughters. In other words, in the vernacular of today's college students, we are giving parents "the 411". Each issue will focus on a specific subject and feature an article which gives a student's perspective on that subject. Our first issue highlights financial aid.

The Office of Student Retention is dedicated to working with the six schools of the University and the various academic support programs to improve the quality of support provided to students from matriculation to graduation. Parent involvement is essential to our efforts to assure that MSU students attain their goal – graduation. Our staff, Dr. Tiffany Beth McMillan, Director, Sarah D. Adams, Retention Specialist and Diane Wise, Administrative Assistant is committed to providing you with the information you need to support and assist your student. You can expect to hear from us at least once each semester. We also look forward to hearing from you!

NAVIGATING FINANCIAL AID

Often when you mention financial aid on Morgan's campus, students' eyes glaze over, or they heave a sigh of frustration. Approximately 95% of all students enrolled at Morgan State University (MSU) receive some type of financial aid. Understanding the financial aid process and how to "navigate" it successfully is critical. It does not have to be a frustrating experience. It does require that both parents and students are aware of the requirements and work together to complete the process.

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 to meet the closing deadline, submitting incomplete information or even submitting their applications after the deadline.

Planning for college is a major undertaking for almost all families. There are so many decisions to make. One of the most daunting challenges usually is how will you finance your child's education. What resources are available?

What can you do?

If financial aid is to be the main source of funding for tuition and other college expenses, such as books, transportation and personal items, then the Free Application for Federal Student Aid (FAFSA) is the key to

obtaining those funds. You and your son or daughter should understand how it works.

You can file FAFSA as early as January 1 of every year. 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. (Be sure that you provide documentation, such as copies of your income tax returns. File your income taxes early if possible.) Moreover, 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 financial resources because the aid awarded does not usually meet 100% of the student's need.

FAFSA should be filed by March 1st of each year, especially for Maryland State students. Filing by that date enables Maryland residents to receive scholarships/grants for as much as \$9,300. Applicants filing after that date do not receive an award. *We recommend that every student file no later than mid-February.*

Timeliness of FAFSA is critical.

When applications are not filed in a timely manner, it can affect many aspects of the student's college experience. It affects whether or not they will receive campus housing, which is very 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 live on campus.

Continued on page 2

NAVIGATING FINANCIAL AID CONT' D

Students are not assigned rooms until their financial obligations have been met. The longer this process takes, the greater the likelihood that housing will not be available.

Filing late also affects whether students are able to enroll in the courses they need in a given semester. Late filing can cause a student's class schedule to be dropped. A student may have registered during the early registration period but filed FAFSA or completed the FAFSA verification process late. Consequently, in many instances, funds are not accredited to the student's account by the deadline for payment. At that point, all class schedules are dropped until the student has paid the outstanding balance. This is extremely frustrating to students, and they may complain to you. The student will now have to register again and may very likely have difficulty obtaining the same classes at the preferred times. Again, this often repeated scenario can be prevented by filing FAFSA and turning in all requested documents early. **Standing in the dreaded long lines outside the Financial Aid and Bursar Offices can be avoided.**

No discussion of financial aid is complete without emphasizing that the Morgan student bears the responsibility for keeping the financial aid once it is awarded. Regardless of filing deadlines and documentation, the student must maintain satisfactory academic progress (SAP) to continue receiving aid. The aid is provided to give our students the opportunity to become educated, responsible citizens of the world. We expect them to take advantage of that opportunity and excel academically. We know you expect the same!

Now, you are aware of some of the critical facts and dates about financial aid at Morgan. Hopefully, we have impressed upon you the importance of filing early. If your son or daughter applies for admission and financial aid, the University will do everything it can to make attendance

financially possible. And, 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 or, finaid@moac.morgan.edu

Our site provides detailed information about the cost of attendance and financial aid process. Click on financial aid on the home page. Or, go directly to the financial aid page using the second address.

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 do the FAFSA on the web where it takes about 3-5 days to get to MSU. To complete the FAFSA on paper, it takes 6-8 weeks to be processed and sent to MSU. Please make sure that Morgan's school code (002083) is included on the form.

www.mhec.state.md.us/financial/descriptions.asp

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

MSU WebSIS

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

www.finaid.org

This site is “The Smart Students Guide to Financial Aid Scholarships”

Of course, you can always call the
Financial Aid Office on 443 885-3071.

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MORGAN STATE UNIVERSITY RETENTION STAFF – FALL, 2004

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**STRAIGHT
FROM
THE
STUDENTS**

by
Virginia Williams,
MSU Sophomore

To “Bear” the Cost of College

“Bearing” the cost of college often leaves students boggled, especially undergraduates. A higher education is an investment that most students cannot afford. Matriculating scholars at Morgan State University have a plethora of financial assistance programs that they can inquire about to facilitate their investments. Parents and guardians should continuously encourage their children to request financial assistance before paying cash or taking out loans. There are two main programs that should be discussed with students.

First, students should be encouraged to seek scholarships and grants before seeking loans. Many Morgan students receive scholarships from outside sources such as fraternal organizations, college alumni, and churches. Other students receive grants directly from the federal government. Second, Morgan State University's Federal Work Study Program helps students with the cost of college. Some students work in departments of a particular school. For instance, a student might be an aide in the Biology Department or History Department. I work as a resident advisor in Blount Towers, the female residence hall. This job is helping me to pay for my room and board. Also, the experience is helping me to improve my interpersonal skills and to develop relationships with other students. These skills will definitely help me as an aspiring lawyer!

Just like I have, students can receive an education and gain the valuable experience needed for internships and jobs off campus. For example, the Academic Enrichment Program employs Morgan State University students as tutors and as lab assistants. Once students graduate, they have paid for college, gained skills, and networked.

In sum, financial aid programs such as scholarships, grants, work programs and loans were implemented to assist students and their families. Filing the Free Application for Federal Student Aid (FAFSA) should be the first hurdle in students' attempts to pay for college. The earlier they file the more money the student is likely to receive. Higher education is one of the most essential investments that the student will ever make. They have learned how to walk. They have learned how to talk. Now, it is time to prove they have learned how to learn.

THE COST OF COLLEGE

FULL-TIME (12 CRD OR MORE)

TUITION & FEES	
IN-STATE	OUT-OF-STATE
\$5,718.00	\$12,958.00

ROOM & BOARD

IN-STATE	OUT-OF-STATE
\$6,780.00\$	\$6,780.00

TOTAL

IN-STATE	OUT-OF-STATE
\$12,498.00	\$19,738.00

Add to that the cost of books - average cost \$500 per semester (more for some majors) – and other personal expenses, then you have an estimate of how much your student will need for one year at Morgan State University.

SPRING SEMESTER 2005

The late registration/drop-add period is January 18-24. Students not registered yet for the spring semester can register during this period. There is a late fee of \$50. Pre-registered students can make changes to their class schedules. Classes begin January 25.

**FILE FAFSA ON-LINE
JANUARY 1, 2005!!**

**AN OPPORTUNITY NOT TO
BE MISSED!**

If there is a high school senior in your family heading for Morgan in the Fall of 2005, that student may be eligible to attend the summer ACCESS-SUCCESS bridge program. It is a six-week program which provides first year students, who have been admitted to the University, an opportunity to experience college life, including residing on campus. There is also the possibility of earning college credits – FREE. The entire program is provided at no cost to Maryland residents. Please contact Sarah D. Adams, 443 885-3651, for more information.

YOUR SON OR DAUGHTER SHOULD MEET WITH AN ACADEMIC ADVISOR TO REVIEW HIS\HER PROGRESS AND PREPARE FOR THE FALL 2005 SEMESTER.