Bethany Little

Rm 217

UNITED STATES DEPARTMENT OF EDUCATION

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10/28/99

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FROM:

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COMMENTS:

Julie - Here's DRAFT of 2-sided certificate. ~~Let's~~ hope it is ready in NOV. We'll also send the financial aid info. with each cert. Certificates + supplements will go to each Gear UP Partnership + State Offices + be distributed as each decides on date and event.

Diana

TOTAL PAGES (Including Cover): 6

21st Century Scholars Certificate

Awarded to

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Congratulations on the progress you are making in preparing for college.

If you work hard, take challenging courses, and plan, you can go to college and realize your dreams.

If you were a high school senior today, you could expect to receive more than $22,000 in federal support over 4 years for college. Learn about the many other ways to help pay for college. You can do it! To make college a reality for you, start now!

Never have any doubt that if you do your part, you can, in fact, go to college!

U.S. Secretary of Education	Date	President of the United States

Go to college. Make a better living. Make a better world.

Federal Resources Available for Students Whose Family Income is $25,000 or Lower

Maximum and average amounts for school year 1999-2000*

Help each year from the U.S. Department of Education:

AWARD	MAXIMUM	AVERAGE
Pell Grant (not to be repaid)	$3,125	$2,540

Some students are eligible for additional assistance each year from one or more of these sources from the U.S. Department of Education:

Supplemental Educational Opportunity Grant (not to be repaid)	$4,000	$1,090
Work-Study	Varies with college	$1,040
Perkins Loan	$4,000	$1,540
Stafford Loan	$2,625 (for 1st year of college/university)	$2,575 (for 1st year of college/university)

Today's high school seniors can expect to receive more than $22,000 in federal support over 4 years to help pay for college. Help can come from many sources and in different combinations: grants (which you do not pay back), work-study (which you earn by working part-time), and low-interest student loans (which you must pay back). Additional money could come from scholarships, from your state, from various organizations, and from the college or university you will attend.

* For students attending a four-year public or private college/university or two-year community college full-time.

(This certificate is intended to provide information only; it is not a guarantee of any federal or other funding. For more information to help you plan for college, see your school guidance counselor, visit your local library, call 1-800-4FED-AID, or visit the U.S. Department of Education web site at www.ed.gov/thinkcollege.)

AMERICANS MUST LEARN TO EARN.
PARENTS, YOUR CHILDREN CAN *GO TO COLLEGE!*

A Supplement to the 21st Century Scholars Certificate

College Is MORE AFFORDABLE than Most People Realize

DID YOU KNOW... AVERAGE COLLEGE TUITION PER YEAR* IS:

- $1,627 for a two-year community college
- $3,356 for a four-year state college or university
- $15,380 for a four-year private college

*1999-2000. For specific figures in your area visit www.ed.gov/thinkcollege/

HERE'S INFORMATION TO HELP:

1. **Encourage your children to take challenging courses.** By taking core courses such as algebra and geometry in the eighth and ninth grades, your child will be better prepared for high school courses in chemistry, physics, trigonometry, and calculus. Taking three to four years of a foreign language as well as Advanced Placement (AP) courses can help them get into college. High school students who pass the AP exams can earn college credit while they are still in high school.

2. **Talk with your children about their future.** Encourage them to set goals and ask them to talk to their teachers, guidance counselors and others who can help them think about, picture, and prepare for promising careers and professions. Take them on college visits, suggest they take Saturday classes and participate in after-school activities, and let them know you value their hard work.

3. **Ask your child's school** about plans for parent meetings for college preparation and financial aid information.

4. **Find out how to pay for college.** Financial aid—money to pay for college—comes from many sources, including the federal government, your state government, private organizations, and the college your child will eventually choose to attend. Federal student aid includes:
   - grants (which you do not pay back)
   - work-study (which you earn by working part-time), and
   - low-interest student loans (which you must pay back)

- Get more information from your child's school guidance counselor, call a college financial aid officer at a local college or university, call 1-800-4FED-AID, visit us on the Internet at of the first two years of college.

- Talk to your bank about how you and other family members can save for college, including putting $500 into an Education IRA for each child every year, or by using your regular IRA. This money will grow and you may not have to pay taxes on it.
- Save money each month to help pay for college. The earlier you put money aside— even a few dollars a week—the more that money will build. When you put savings with a Pell Grant and other grants, scholarships and loans, you'll be well on your way to paying for college.

5. **Get more information** about how to get your children ready for college, select a college that is right, and get help to pay for it. Visit www.ed.gov/thinkcollege/early, or call toll-free 1-800-USA-LEARN and ask for information and our free publications, including:

- *Think College? Me? Now?* (for middle grades students)
- *Getting Ready for College Early* (for parents, in English and Spanish)
- *Yes, You Can: Establishing Mentoring Programs to Prepare Youth for College*

EARNING POWER INCREASES WITH EDUCATION

We live in the Information Age—brains have replaced brawn as the force that drives our economy. For today's children to be prepared for tomorrow's workplace, education beyond high school is essential for them to develop the skills needed to succeed in our high-tech society.

A college education will offer your children many lasting benefits, including a broader understanding of the world, their community and themselves.

Earning power also increases with education. Compare these income levels:

Education Level	*Average Annual Income*	*Working Years*	*Total Income*
High school graduate	$22,895	30 years	$686,850
Associate's Degree (2 years of college)	$29,872	30 years	$896,160
Bachelor's Degree (4 years of college)	$40,478	30 years	$1,214,340
Master's Degree	$51,183	30 years	$1,535,490

**Source: U.S. Bureau of the Census, CPS P20-513, March 1998*

THERE ARE MANY WAYS—AND MORE HELP THAN EVER BEFORE—TO PAY FOR COLLEGE

If your family income is $25,000 or lower, your child could qualify for several federal programs to help pay for college. Students enrolled full-time at a four-year public or private college/university or a two-year community college might receive:

Program	1999-2000 average award
Pell Grant	**$2,540**
Supplemental Educational Opportunity Grant	**$1,090**
Work Study	**$1,040**
Perkins Loan	**$1,540**
Stafford Loan	**$2,575 (for 1st year of college/university)**

THESE FAMILIES RECEIVED FEDERAL GRANTS AND LOANS TO HELP PAY FOR COLLEGE.* YOUR FAMILY SITUATION MAY BE SIMILAR TO ONE OR MORE OF THESE.

Mrs. Jones, mother of three and head of her household, makes under $17,900 a year. Her daughter, Stacey, will rely on her mother's support to go to college. Stacy wants to go to a four-year public university full time. Tuition at the college of her choice is $3,243 for one year, and her family will also have to pay for books ($662), housing (living at college — $4,530), and transportation ($612). Her other, miscellaneous expenses will be $1,411. Total cost for one year of college is $10,458. She may be able to receive one or more of these each year to cover all expenses:

- **$ 3,125** that does not have to be paid back—the maximum Pell Grant
- **$ 1,500** that does not have to be paid back, a Supplemental Educational Opportunity Grant*
- **$ 2,000** that can be earned for working while in college—work-study*
- **$ 1,208** that has to be paid back but at 5% fixed interest—a Perkins Loan*
- **$ 2,625** that has to be paid back but at a low variable interest rate—a subsidized Stafford Loan

And other opportunities from her state, the college itself or private organizations

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The Brown family of 5 makes under $28,000 a year. Their daughter, Sherron, will rely on her parents' support to go to college. Sherron wants to go to a four-year private university full time. Tuition is $14,508 for one year, and Sherron's family will also have to pay for books ($667), housing ($5,765), transportation ($547), and miscellaneous expenses ($1,046). Total cost for one year of college is $22,533. She may be able to receive one or more of these each year:

- **$3,125** that does not have to be paid back—the maximum Pell Grant
- **$3,000** that does not have to be paid back, a Supplemental Educational Opportunity Grant*
- **$4,000** that can be earned for working while in college—work-study*
- **$2,000** that has to be paid back but at 5% fixed interest—a Perkins Loan*
- **$2,625** that has to be paid back but at a low variable interest rate—a subsidized Stafford Loan
- **$7,783** that has to be paid back: a PLUS loan taken by parents

And other opportunities from her state, the college itself or private organizations

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The Sanchez family of five makes $30,000 a year. Their son, Carlos, will rely on his parents' support to go to college. Carlos wants to go to a two-year community college full time. He will live at home and commute to college. Tuition is $1,663. per year, and Carlos' family will also have to pay for books (approximately $624) and transportation (approximately $978). Carlos' family will plan for a housing allowance of $1,500. The total cost for one year of college is $6,443. Carlos may be able to receive one or more of these each year for two years:

- **$2,875** that does not have to be paid back—Pell Grant
- **$1,000** that does not have to be paid back, a Supplemental Educational Opportunity Grant*
- **$1,500** that can be earned for working while in college—work-study*
- **$818** that has to be paid back but at 5% fixed interest—a Perkins Loan*

And other opportunities from her state, the college itself or private organizations

*At some colleges. In these examples, only federal financial aid money is used. In all likelihood, a student attending a four-year college would also receive grants from that college to reduce, or possibly eliminate, the Stafford and/or PLUS loans.