

# EOC Newsletter

Inside this issue:

Project Outcomes	2
Education Debt vs. Earning Potential	2
New Changes in Financial Aid Eligibility	3
Meet EOC's New Academic Advisor	3
Scholarship Application Tips	3
About EOC	4
Scholarship Websites & Search Tips	4
<b>FREE Services Include:</b>	
Academic Advising	
Career Counseling	
College Admission Application Completion	
FAFSA Completion	
Financial Literacy Information	
Guidance on Scholarship Searches	
Defaulted Student Loan Counseling	



## “Go Above and Beyond” by Courtney Kellogg

My name is Courtney Kellogg, I am from the Kansas City area and I am deaf. I received a cochlear implant when I was a freshman in high school but have always been “mainstreamed” in all my academic experiences. I graduated from Oak Park High School in 2010 with the Gold Medallion diploma, which is the highest offered diploma at Oak Park and the second in the NKC School District. Along with my academic success I was a three-sport varsity athlete. I played golf, basketball, and soccer my freshman, sophomore, and Junior year and only basketball and soccer my senior year. I have received the Presidential Service award for volunteering over 100 hours two different years. After graduating

from high school, I went to Truman State University for my freshman year and then transferred to Rochester Institute of Technology in Rochester, NY. At RIT I graduated cum laude in 2014 with a Bachelor of Science in Biomedical Sciences.

Currently, I am at RIT getting my masters in Biochemistry and expected to graduate in May of 2016.

While at RIT, I studied abroad in Croatia with nine other biomedical students to learn and experience the difference of the health care systems in the United States and other countries. I was the Secretary of the Health Science and Technology Students Association. I also met many other individuals that are deaf and hard of hearing, learned sign language, and became emerged in the deaf community.

Today, we are seeing a rise in the success of individuals with

disabilities. However, when I was in the mainstreamed environment, the schools did not believe I could succeed the way I did. With the aid of the Division of Vocational Rehabilitation and the Education Opportunity Center, I was able to go above and beyond the limitations others placed on me with the pre-conceived expectations of a person with a disability. I am excited about my future and I hope that my successes will encourage others with disabilities to recognize what they can achieve. I also hope that my achievements will encourage the Division of Vocational Rehabilitation and the Educational Opportunity Center to help others with disabilities to succeed to their fullest potential as they did with me.

## “It’s been 10 years of positive experience!”



This is how Levertes Ragland, a library science graduate school student in the DC area, describes working with EOC. Ragland graduated as one of the top ten seniors at Paseo Academy in 2003. Since then, he has endeavored to keep staying near the top. "EOC has been a reliable and trusted resource in my financial aid advisement and preparation." A recipient of many major scholarships, Ragland has been able to obtain a bachelor's and master's degree and there is still no stopping his pursuit of excellence. In his current goal of being

a credentialed librarian with a focus in government, he has still been able to count on EOC for assistance with no delay. "I am elated to still be able to contact Jennifer and the EOC team for educational support matters and to catch up on things with how I'm doing," he said. "Whether you stay near the city or venture out like I did, I highly recommend students to use EOC as a valuable resource to stay connected to. EOC is always here to help, having the utmost sincerity and enthusiasm. This has kept them as a primary educational support team that I am not reluctant to approach when I need to, while knowing I'll get the support I'm looking for."

## EOC Staff:

Jennifer Walk, Director

Camry Ivory, Advisor

Scott MacDougall, Advisor

Jan Rosenblum, Counselor

Janet Weaver, Counselor

Rufina Nelson, Financial Aid Assistant

Diane Thornton, Clerk

## Project Outcomes for 2013-2014

- Served 2,334 individuals, of those, 1,966 (84%) were low-income potential first generation college students.
- Participants served between ages (19-27) - 785; 28 years and older - 1006
- Participants who received assistance with completing college admission applications - 874.
- Participants who received assistance with completing financial aid applications - 1,303.
- 822 participants enrolled in a postsecondary program.
- Forty-nine participants were provided defaulted student loan counseling with a combined loan debt of \$865,546.
- Average payment arranged was \$30.57, with a total yearly payback of \$9,538.
- EOC staff disseminated information on postsecondary and financial aid opportunities at 78 various agencies, schools and organizations throughout the year.

## Education Debt vs. Earning Potential

As the cost of a college education increases, tying career selection and future earnings potential to the cost of the education can help add a layer of information to the decision process - especially if there is a large gap between earnings and expense.

According to a report by the National Center for Education Statistics (NCES), nearly half of all undergraduates take out student loans to help pay for their education. On its credit card blog, NerdWallet.com reports that the average student loan debt is \$33,607.

While student loans improve access to post-secondary education for many students, repaying them has become increasingly difficult for those who earn a limited income or have trouble finding a job. According to a recent TransUnion study, more

than half of student loans are in deferred status where the loan payment has been temporarily delayed - this represents nearly 44 percent of all student loan balances.

Luckily, there are resources that provide information on how much a college student can expect to spend on post-secondary education costs and also provide forecasts about how much he or she can expect to earn upon entering the working world.

The Council on Graduate Schools has a site GradSense.org. It provides federal data on the cost of getting a degree in specific areas of study, along with the median salaries graduates can expect to earn upon receiving their degree.

The Consumer Financial Protection Bureau website also offers

information on comparing costs and helping students make smart decisions about paying for college ([consumerfinance.gov/payingfor-college](http://consumerfinance.gov/payingfor-college)). The U.S. Department of Education also provides students with information on the affordability of specific colleges. Access the data through its College Scorecard.

In addition to the cost of tuition, when planning a college budget, students and their parents should also consider the cost of room and board, books and supplies, and any other anticipated living expenses. The NCES College Navigator provides more detailed information on these expenses for individual colleges, along with more specific demographic information about each school.

Source: Yes, You Can - a financial education program from American Century Investments



## New Changes in Financial Aid Eligibility

Many changes are arising in the world of financial aid and this has a significant impact on how we work with students. In order to receive financial aid, students must now provide documentation of a high school diploma or GED/HISET. In years past, students were able to take GED and college classes simultaneously, but this is no longer the case. The only exception are students who took college classes without a GED prior to 2011. If a student received a high school diploma from a non-US high school, the student must pay to have their diploma evaluated by the Educational Credential Evaluators (ECE), an expense that can cost up to \$130. If a foreign-born student cannot produce his or her diploma, their only option is to take the GED/HiSet exam (classes are free, but the exam is \$95.)

The second change in financial aid pertains to students who have received financial aid at previous colleges. If a student would like to receive financial aid at a new institution, he or she must provide official transcripts from any and all of the colleges, universities and trade schools that he or she previously attended. Failure to do so will prevent the student from receiving financial aid. As always, if students need assistance with any of these new changes, the advisors and counselors at the EOC are happy to help!



## Meet our New Academic Advisor- Scott MacDougall



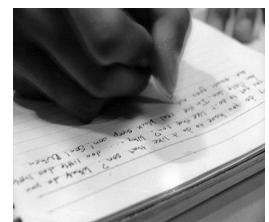
Scott joined the EOC team this past Summer. He brings with him a wealth of experience in financial aid, admissions and non-profit work.

Scott was born and raised in New Jersey. He received his Bachelor's degree from Nyack College and his Master's degree from Alliance Theological Seminary in Nyack, NY. He has called Kansas City home since moving here in 2003. He married his wife in 2007 and the two of them are kept quite busy with two little boys.

He is excited to be a part of the EOC. Scott sincerely enjoys serving individuals of the community and helping them further their educational horizons.

## Scholarship Application Tips

- 1) **Get organized:** Use a planner and checklists to keep track of deadlines & all materials required for the application
- 2) **Use online & offline sources:** Search for scholarships online, but also look to businesses, churches, and community organizations
- 3) **Turn in applications early:** Late applications are often thrown in the trash; turn in your application early to avoid delays.
- 4) **Read the criteria carefully:** Make sure you are eligible for the scholarship and have all of the required documents
- 5) **Reuse & revise your essays:** Save all of your essays and documents to reuse for other applications
- 6) **Proofread your application:** Ask a friend, teacher or EOC advisor to look at your application before you submit it.





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Educational Opportunity Center/Kansas City, MO

The Kansas City Educational Opportunity Center is a 100% federally-funded TRIO program (\$460,406) administered by the Metropolitan Community College. EOC has been serving target area residents since 1979 and is one of only three EOC programs in Missouri. Annually, over 2400 individuals receive services provided by the EOC; at least two-thirds of whom are low-income and potential first generation college students. The primary purpose of Educational Opportunity Centers is to increase the number of adults entering into a postsecondary education program by disseminating information on the educational and financial aid opportunities available. EOC counselors and academic advisors provide one-on-one services to EOC participants to assist them in achieving their educational and career goals. In addition, EOC staff conduct presentations on educational and financial aid opportunities available and on the services offered by the program to community agencies, organization, school, churches, etc. If you would like to schedule an individual appointment or setup a presentation please call us.

816-604-4400.

<http://www.mcckc.edu/services/eoc>

<http://www2.ed.gov/programs/trioeoc>



## Scholarship Websites and Search Tips

### General

collegescholarships.org  
carsonscholars.org/scholarships  
epsilonsigmaalpha.org/scholarships-and-grants  
fastweb.com  
fastaid.com  
free-4u.com  
scholarships.com  
scholarshipexperts.com  
scholarshiphunter.com  
supercollege.com  
superscholar.org/scholarships/25-popular-college-scholarships/  
weeklyscholarshipalert.com  
wiredscholar.com  
[scholarshipamerica.org/open\\_scholarships.php](http://scholarshipamerica.org/open_scholarships.php)  
[scholarshipexperts.com/college-scholarships/index.htm](http://scholarshipexperts.com/college-scholarships/index.htm)  
[blog.saltmoney.org/tag/scholarships/](http://blog.saltmoney.org/tag/scholarships/)  
[schoolsoup.com](http://schoolsoup.com)

### Disabilities

afb.org  
disabled-world.com/disability/education/scholarships/  
disabilityscholarships.us/  
disaboom.com/scholarships

### Military/Veterans

aid.military.com/scholarship/search-for-scholarships.do  
mymilitaryeducation.org

- Start Early! Most scholarship deadlines are in March or April.
- BEWARE of scholarship scams! Watch out for phrases like: "This scholarship is guaranteed", "You can't get this information anywhere else", "We need your credit card or account information", "You've been selected/or are the finalist" for an award you have never applied for, "The scholarship requires a small fee or attend a seminar on how to get financial aid for a small fee". For more information or to report a scam: Federal Trade Commission [www.ftc.gov](http://www.ftc.gov).
- Note if the scholarship is renewable.
- Keep applying for scholarships. You will be in school more than one year.