



### Mineral County Technical Center

Mineral County Technical Center  
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Keyser, WV 26726

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## Tips For the College-bound



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## Student Financing

<http://www.fafsa.ed.gov/> - Federal Financial Aid (FAFSA)..... Student Financial Aid Federal Supplemental Educational Opportunity Grant (FSEO)

<http://www.studentaid.ed.gov/> - FSA Federal Student Aid ....Federal grant program (Pell)

[http://www.studentaid.ed.gov/students/publications/student\\_guide/2004\\_2005/english/types-fed-workstudy.htm](http://www.studentaid.ed.gov/students/publications/student_guide/2004_2005/english/types-fed-workstudy.htm) - Federal Work Study Program (CWS)

<http://www.ed.gov/offices/OPE/PPI/HOPE/index.html> - IRS Information..... HOPE Scholarship and Lifetime Learning Credit

<http://www.scholarshiphelp.org/> - Scholarship help.

<http://www.finaid.org/> - FinAid .....Guide to student financial aid

<http://www.ed.gov/finaid/> - ED.gov..... US Department of Education

<http://www.mapping-your-future.org/> - Mapping Your Future.....Student Financial Aid Information

<http://www.salliemae.com/> - SallieMae.....Student Loan Services

<http://www.financialaidofficer.com/> - FinancialAid Officer.....Scholarship and Financial Aid Resources

<http://www.staffordloan.com/> - Stafford Loan Resource Center.....Federal loan information

<https://lty.s.upromise.com/index.html> - UPromise.....Saving Program

<http://www.parentplusloan.com> - Parent Plus Loan.....Helping Parents Find Money for College

<http://www.alternativestudentloan.com/> - Alternative Student Loans.....Private sources for money

## Local Resources

Potomac State College of West Virginia University at <http://www.potomacstatecollege.edu> or (304-788-6820 or toll free: 1-800-262-7332)

Mineral County Technical Center at <http://mctc.mine.tec.wv.us/college.htm> (304-788-4240)

Eastern Community and Technical College at <http://www.eastern.wvnet.edu> (304-434-8000; or toll free: 1-877-982-2322)

Community and Technical College System of West Virginia at <http://www.wvtechprpe.wvnet.edu> (304.558.2411)

## College Resources – <http://mctc.mine.tec.wv.us/college.htm>

### West Virginia Resources

<http://www.wvmentor.org/> - WV Mentor-A Source for higher education in WV  
<http://www.wvapply.com/> - WV Apply- Admission and Financial Aid Info  
<http://www.promisescholarships.org/> - WV Promise Scholarship-How to Apply  
<http://www.wvtechprep.wvnet.edu/> - WV Edge-Earn a Degree - Graduate Early  
<http://www.hepc.wvnet.edu/students/> - WV Higher Ed Commission.  
<http://www.potomacstatecollege.edu/> - Potomac State College  
<http://www.eastern.wvnet.edu/> - Eastern WV Community and Technical College  
<http://www.smart529.com/> - WV Smart529 ..... The College Savings Solution

### Testing

<http://www.makingitcount.com/home/parent/testing.asp> -Making it Count  
<http://www.act.org/aap/> -ACT College Entrance Exam-Test Dates  
<http://www.collegeboard.com/> -Collegeboard.Com ( SAT)  
<http://www.number2.com/> -ACT - GRE - SAT Test Prep ....Free service  
<http://www.4tests.com/> -Practice Tests ....Free online practice test site  
<http://www.testprepreview.com/> - Test Prep Review ... Free test site

### Getting Started

<http://www.aessuccess.org/> - American Education Services-Tools to plan  
<http://www.students.gov/> - Students.gov .....Answers to questions most asked  
<http://www.makingitcount.com/> - Making It Count ..... Getting ready for college  
<http://www.insidecollegeadmissions.com/> - Inside College Admissions-Secrets  
<http://www.petersons.com/> - Petersons College Advice.....How to apply to college.  
<http://www.collegenet.com/> - Collegenet.....Apply online and financial aid  
<http://www.collegelink.com/> - Fastweb.....Free scholarship and college searches  
<http://www.wiredscholar.com/> - Wired Scholar–Planning for College Destination  
<http://www.search4carecolleges.com/> - Search 4 a Career College.  
<http://www.princetonreview.com/> - Princeton Review.....Tips for applying  
<http://www.whoost.cc.utexas.edu/world/univ/alpha/> - US Universities (4 year)  
<http://www.whoost.cc.utexas.edu/world/comcol/alpha/> -US Community Colleges  
<http://www.collegeview.com/> - CollegeView -Free online college search service

## Introduction

The road to college is paved with headaches.

Students worry about being accepted to the college of their choice and are then faced with the staggering cost and change. Then there's the question of living at home and saving the money earmarked for a dormitory or living on campus to get "the college experience."

It's all very troublesome without an advisor to lead the way.



With this in mind, the Mineral County Technical Center, guidance counselors at Frankfort and Keyser High Schools, and Potomac State College collaborated on a column for the college-bound and their families that runs twice a month in the Mineral Daily News-Tribune.

**Rene Trezise (L), Director of Marketing and Communications for Potomac State College, and Linda Porter, with the Mineral County Technical Center's Student Support Services, worked on a column which offered tips for the college-bound and their families, examining such issues as financial aid and the benefits of on campus living. This booklet is a collection of those articles.**

The series explains the intricacies of paying for a college education, whether that's through loans, scholarships, grants, or all three. Students also learn the benefits of attending a small college and a large one, and how to enroll.

The column was made possible through a grant from the West Virginia Access Center for Higher Education, a two-year, \$10,000 a year grant obtained by Linda Porter, who works with Student Support Services at the Mineral County Technical Center.

"Of course, I hope students will choose Potomac State," said collaborator Rene Trezise, Director of Marketing and Communications at Potomac State College. "We pride ourselves on giving students a solid foundation in starting their college career. But should they choose elsewhere, we're all for the betterment of the individual."

And that betterment doesn't just come from being more valuable in the job market, she added.

"A college education helps build your self-worth and confidence, and there's not a monetary value on that. That's invaluable."

## What is all this FAFSA About?

By RENE TREZISE Potomac State College

A buzz word in January for any student preparing to go off to college in the fall is ... **FAFSA**. This acronym stands for **Free Application for Federal Student Aid**. This application is available from high school guidance counselors, college admissions offices and the web at <http://www.fafsa.ed.gov>. All college-bound students are encouraged to complete the FAFSA since there is no application fee.

The key point to remember here is that the FAFSA must be **received** by the federal processor no later than **March 1** in order to receive maximum consideration for aid. Please keep in mind that FAFSAs submitted by mail will require a longer processing time than if submitted online. Bottom line: Be sure and allow enough time. Should the student miss this deadline, still complete and submit the FAFSA application... the chance of receiving some aid is better than receiving no aid, which is the case if a FAFSA is not submitted.

If parents or guardians have completed their federal tax returns and can use that information when filling out the FAFSA – great! However, if federal tax returns have yet to be filled out-- **DO NOT WAIT**. Instead, provide your best estimate of what will appear on your tax returns. After submitting your FAFSA, the federal processor will return to the student a Student Aid Report (SAR) at which time data must be reviewed and any necessary corrections can be made based on completed official tax returns. The corrected document must then be returned to the federal processor.

Once the SAR is returned to the federal processor and all information is correct, the schools that were listed on the FAFSA will start to process aid for the student. If items are missing, contradictory or if the student was selected for verification, those issues will have to be resolved before aid can be determined.

The information which you provide on the FAFSA will allow the federal processor to calculate what your family should be able to afford for the student's education – this is called your Expected Family Contribution. The Expected Family Contribution is subtracted from the total cost of attending your college (including books, travels and miscellaneous expenses). The result will be your need. The college will attempt to meet the student's need by offering a combination of grants, loans, scholarships, and work-study. Once your aid is processed, an award letter is mailed which will tell you about the aid which will be offered to you.

Keep in mind that college is affordable and achievable. By deciding to attend college, your student is investing in his or her future earning power and job satisfaction. Borrowing a reasonable amount of money to afford college may be a wise decision. Don't sell your student short by assuming that college is not attainable due to lack of money.

## Part 22: Studying Abroad - CIEE

### The Council of International Education Exchange (CIEE)

<http://www.ciee.org/> is the leading U.S. non-governmental international education organization. CIEE creates and administers programs that allow high school and university students and educators to study, volunteer, work and teach abroad. CIEE is composed of three interrelated but operationally independent entities based in Portland, Maine; Boston, Massachusetts; and Tokyo, Japan.

But before you go looking for the right study abroad program, you may find yourself asking: *How do I choose a program?*  
The study abroad experts at CIEE offer the following answers:

**Start by setting your academic goals.** Make this your No. 1 priority. Of course, studying abroad is a learning experience, but setting *specific* objectives of what you expect to learn truly defines the success of your endeavor. These objectives will also act as a guiding star by which to steer your academic course — not to mention your time and money. Also, conveying specific goals to your academic advisor and parents will indicate the depth of your commitment to your education and thus make them more inclined to help you succeed.

**Assess your level of self-sufficiency in a foreign place.** CIEE prepares you with pre-departure information, an orientation program after you arrive, and continued advice and support by experienced professionals throughout your program. Even so, everyone has different prerequisites to feeling comfortable in a foreign environment. So take a moment to assess your personal requirements for independence. Think about, for example, whether you like to be shown the ins and outs of a new place, or if you prefer to figure things out on your own. By offering a variety of living arrangements, CIEE can often match your needs to the appropriate accommodations, such as dormitory-style residences or living with local families (homestays).

**Know your language ability.** Many of CIEE's programs are taught in English. However, if you're applying for a course taught in another language, be sure it matches your level of proficiency. The good news is that many of these courses are taught with foreign students like you in mind and the professors all want you to succeed, so will do everything they can to ensure that you do so. Once you've given proper thought to these considerations, you can proceed with study abroad preparations with greater confidence.

### General Contact Information: CIEE

7 Custom House Street, 3rd Floor  
Portland, ME 04101  
Toll-Free: 1-800-40-STUDY  
1-207-553-7600  
Fax: 1-207-553-7699

Institute of International Education - <http://www.iiepassport.org/>  
WVU International Programs -  
<http://www.wvu.edu/~intlprog/studyabroad.html>

Textbooks and other course materials may be purchased at the college bookstore or ordered online with a credit card.

Many colleges offer financial aid for distance learning students who qualify. If you are seeking financial aid, be sure to call your college as early as possible; financial aid deadlines are earlier than registration deadlines. The link to FAFSA forms online is available at [www.potomacstatecollege.edu](http://www.potomacstatecollege.edu).

When taking an online course, individuals should make certain that the institution offering the class has regional, state, and/or program accreditation. Just because a web address or e-mail message has .edu at the end of it does not mean it is an accredited or even a real educational institution. Potomac State College of WVU has been a fully accredited member of the Higher Learning Commission of the North Central Association of Colleges and Schools since 1926.

Carefully scrutinize information on the Internet in order to protect yourself from fraud or from investing in an education that has no value once completed. The value of any course lies with the knowledge you gain from a reputable institution. College transcripts show online and face-to-face classes in the same way. There is no way to tell from a transcript whether the course was online or not.

By answering a few questions, individuals can determine how well online courses would fit their circumstances, lifestyle, personality, and learning style:

Is your need to take this course immediate or could it be taken later on campus? Are classroom discussions important or can you understand the work through discussion groups and reading? Do you often get things done ahead of time, need reminding, or put things off until the last minute? Taking into consideration your personal and professional schedule, would you have enough time to work on a course, including study time? Do you feel comfortable or apprehensive about using computers, sending e-mail, attachments, working in Word, etc.? If required to go to a location for proctored exams or come to campus to complete work or exams, are you able to do so? Do you have your own computer with the necessary software installed and a reliable Internet connection?

Distance learning might not be for everyone; however, it has definitely given many individuals a viable way to pursue their education when otherwise it would have been impossible. Many, many students are taking advantage of the flexibility that online learning provides. For further information and advisement, you may contact:  
fmdolloph@mail.wvu.edu

## Show Me the Money! Part 1: Financial Aid Overview

By RENE TREZISE Potomac State College

According to West Virginia's Guide to Student Aid, if students apply, they have a good chance of receiving student aid since about two-thirds of all full-time students enrolled in colleges and other higher education institutions have received help in recent years. There are also aid programs for part-time students.

Generally, the following four types of student aid are available:

**Scholarships** – This type of aid is extremely attractive because it need not be repaid. Scholarships can be based on academic performance, financial need, religious affiliation, minority status, heritage, community affiliations, or a unique set of criteria that is important to the organization providing the money.

The major state program is the PROMISE Scholarship Program with an application deadline of January 31. To learn more, go to

The interactive Web site offers the world's largest, free scholarship search featuring more than one million scholarships worth more than \$3.1 billion.

**Grants** – Again, this type of aid normally does not need to be repaid. This type of aid is based on financial need. The state-level grant program is the West Virginia Higher Education Grant which is administered by the West Virginia Higher Education Policy Commission. The deadline for application is March 1. To learn more, go to <http://www.wvapply.com>.

Two other grants with which students should become familiar are the Federal Pell Grant and the Federal Supplemental Educational Opportunity Grant. You apply for these when you submit your FAFSA (Free Application for Federal Student Aid) application. For further information, check with your high school guidance counselors or check out

**Loans** – Of course, this type of aid requires repayment on the borrowed money at specific interest rates. However, don't discount this option, because the interest rates and terms of these special loans are very reasonable. For example, American Education Services offers West Virginia residents the most affordable student loan in the nation. For more information visit .

**The Federal Work-Study Program** – This aid provides jobs for financially needy students. Students generally work from 10 to 15 hours per week during the academic year (and up to 40 hours per week during the summer) at on-campus or off-campus jobs.

The hourly pay rate is at least the federal minimum wage and may be higher depending on the required job skills. College financial aid administrators try to arrange for jobs that correspond to your academic or career interests.

## Show Me the Money! Part 2: Scholarships

By RENE TREZISE Potomac State College

Scholarships can be described as free money for college. This form of financial aid is extremely attractive to students and their families because the money need not be repaid.

Scholarship eligibility is as diverse as the number of scholarships available across the nation. Don't count yourself out for a scholarship if your academic performance hasn't been ideal or your family can't demonstrate financial need. Scholarships are awarded to students based on religious affiliation, minority status, heritage, community affiliations, or a unique set of criteria that is important to the organization providing funds.

Your scholarship search should begin with your high school counselor, include a visit to your local library, check with your parents' place of employment and inquire with any ethnic organization or religious denomination with which you are involved.

Also, check with the admissions or financial aid office at each college you are interested in attending regarding their policies on applying for institutional scholarships. Some colleges only require that you be admitted by a certain date to receive priority consideration for scholarships. Other colleges have separate scholarship applications. Again, high school counselors often have valuable information about college scholarships as well.

The interactive Web site offers the world's largest, free scholarship search featuring more than one million scholarships worth more than \$3.1 billion.

Keep in mind that some scholarships may require applicants to write an essay, pass a written exam, or complete a project demonstrating their potential. A good resource for "How to Write a Winning Scholarship Essay" is available at <http://www.wiredscholar.com>.

When filling out applications keep these points in mind:

- 1.) Be honest about your grades, experiences, memberships, qualifications, family finances, and other information.
- 2.) Observe deadlines and even try to submit your applications early.

## Part 21 Distance Learning through Online Classes

by Frances Dolloph: Director of Community & Distance Education  
at Potomac State College of West Virginia University

Distance learning has been around for a long time. Courses via correspondence, satellite, and video conferencing are some of the ways students have been able to study and earn degrees. Today, distance learning via a computer and the Internet is the latest way to take college courses without going to a campus facility. Online classes can be the ideal learning opportunity for the proficient computer user, a self-disciplined student who can schedule study time, and an individual whose commitments require a flexible learning schedule. Students may take online courses as part of an on-campus schedule or only online.

The online student must have access to a computer with Java installed, a word-processing program (preferably Word) or other required software, access to an Internet provider and available help for technical problems that may arise. In addition, students should have the use of an alternate computer in case of computer malfunction. Online students need and should be able to use an e-mail account in their own name and must be able to check their e-mail frequently. This will be one of the means for course work and communication between students and instructors. Keyboarding skills are a great asset.

The online student should be well disciplined and able to work independently with the ability to manage time and schedule assignments without procrastination. Online courses require a lot of reading and writing, which results in 9-12 hours per week per course on average. It is important to read thoroughly the syllabus, course guidelines, and assignments. Most courses are structured with required weekly contact through written assignments, quizzes, and discussion groups.

Most schools provide some type of informative orientation class for the beginner and provide assistance as needed. Students can learn helpful hints, computer requirements, and general procedures quickly. Orientation at Potomac State takes about 15 minutes and the students gain beneficial information that will give them insight and tips to help them succeed. Finding the URL, login, password, computer requirements, e-mailing an instructor, and sending attached files are some of the topics covered in orientation.

The number of courses an individual may want to take varies with working hours and other commitments. Many students start out with one or two courses to see how well they manage their time. After taking online courses, many adults have been known to say, "I love online courses and the flexibility they provide." Online courses are usually offered on a

**When should I request an academic adjustment?**

Although you may request an academic adjustment from your postsecondary school at any time, you should request it as early as possible. Some academic adjustments may take more time to provide than others. You should follow your school's procedures to ensure that your school has enough time to review your request and provide an appropriate academic adjustment.

**Who has to pay for a new evaluation?**

Neither your high school nor your postsecondary school is required to conduct or pay for a new evaluation to document your disability and need for an academic adjustment. This may mean that you have to pay or find funding to pay an appropriate professional to do it. If you are eligible for services through your state vocational rehabilitation agency, you may qualify for an evaluation at no cost to you.

**Once the school has received the necessary documentation from me, what should I expect?**

The school will review your request in light of the essential requirements for the relevant program to help determine an appropriate academic adjustment. It is important to remember that the school is not required to lower or waive essential requirements. If you have requested a specific academic adjustment, the school may offer that academic adjustment or an alternative one if the alternative also would be effective. The school may also conduct its own evaluation of your disability and needs at its own expense.

You should expect your school to work with you in an interactive process to identify an appropriate academic adjustment. Unlike the experience you may have had in high school, however, do not expect your postsecondary school to invite your parents to participate in the process or to develop an IEP for you.

For additional questions and answers go to: Office for Civil Rights *Students with Disabilities Preparing for Postsecondary Education*  
<http://www.ed.gov/print/about/offices/list/ocr/transition.html>

To receive more information about the civil rights of students with disabilities in education institutions, contact us at:

Customer Service Team  
Office for Civil Rights  
U.S. Department of Education  
Washington, D.C. 20202-1100  
Phone: 1-800-421-3481

3.) Only apply for the scholarships in which you know you meet the minimum requirements. It is better to spend time applying for scholarships for which you qualify.

4.) Supplement your application with personal letters of recommendation.

5.) Follow up with a telephone call to make sure the organization received your application.

6.) Most importantly, remember to send thank you notes to organizations funding your scholarships.

**To follow are the major scholarship programs in West Virginia:**

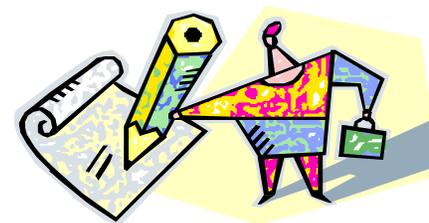
**PROMISE** is a merit-based scholarship program that provides a full tuition and fee scholarship to a public college or university in West Virginia or the dollar equivalence to a WV private college or university to qualified students. Scholarships are renewable up to eight semesters. Deadline is January 31. FAFSA must be received by March 1.

**Engineering, Science & Technology Scholarship** attracts talented students to pursue degrees in engineering, science or technology and assists the state in retaining a highly skilled workforce. The award range is up to \$3,000. Deadline is March 1.

**Underwood-Smith Teacher Scholarship** enables and encourages outstanding students to pursue teaching careers in West Virginia. The award range is up to \$5,000. Deadline is March 1, and application is currently limited to college students.

**Robert C. Byrd Honors Scholarship** promotes student excellence, achievement and recognizes exceptionally able students who show promise of continued excellence. The award range is up to \$1,500. Deadline is March 1.

To learn more about any of the scholarship programs listed above, visit [www.hepc.wvnet.edu](http://www.hepc.wvnet.edu).



## Show Me the Money! Part 3: Grants

By RENE TREZISE Potomac State College

Grants are another type of preferable financial aid because repayment is not required.

However, unlike scholarships that can be awarded based on qualifications ranging from financial need to affiliation with a specific organization or place of employment, grants are based strictly on financial need.

Typically, there are three types of grants available:

**Federal Pell Grant** - aid that is awarded to undergraduates who have not earned a bachelor's or professional degree. The amount a student receives will not only depend on the student's financial need, but also the student's cost to attend college, whether the student is full-time or part-time, as well as the student's plans to attend college for a full academic year or less.

**Federal Supplemental Education Opportunity Grant (FSEOG)** - these grants are for undergraduates with exceptional financial need. Priority is given to students who receive Federal Pell Grants.

This is a campus-based program because it is administered directly by the financial aid office at each participating school.

**State-specific Grants** -state grants are usually awarded to eligible residents who demonstrate substantial financial need and attend public or private institutions of higher education in that particular state.

In the state of West Virginia these are the:

**Higher Education Grant** - a program for qualified students who demonstrate financial need, meet academic performance standards and are pursuing a certificate, associate's or bachelor's degree in either a public or private institution in West Virginia or Pennsylvania. Grants are renewable up to eight semesters.

### **Do I have to inform a postsecondary school that I have a disability?**

No. However, if you want the school to provide an academic adjustment, you must identify yourself as having a disability. Likewise, you should let the school know about your disability if you want to ensure that you are assigned to accessible facilities. In any event, your disclosure of a disability is always voluntary.

### **What academic adjustments must a postsecondary school provide?**

The appropriate academic adjustment must be determined based on your disability and individual needs. Academic adjustments include modifications to academic requirements and auxiliary aids and services, for example, arranging for priority registration; reducing a course load; substituting one course for another; providing notetakers, recording devices, sign language interpreters, extended time for testing and, if telephones are provided in dorm rooms, a TTY in your dorm room; and equipping school computers with screen-reading, voice recognition or other adaptive software or hardware.

In providing an academic adjustment, your postsecondary school is not required to lower or effect substantial modifications to essential requirements. For example, although your school may be required to provide extended testing time, it is not required to change the substantive content of the test. In addition, your postsecondary school does not have to make modifications that would fundamentally alter the nature of a service, program or activity or would result in undue financial or administrative burdens. Finally, your postsecondary school does not have to provide personal attendants, individually prescribed devices, readers for personal use or study, or other devices or services of a personal nature, such as tutoring and typing

### **If I want an academic adjustment, what must I do?**

You must inform the school that you have a disability and need an academic adjustment. Unlike your school district, your postsecondary school is not required to identify you as having a disability or assess your needs. Your postsecondary school may require you to follow reasonable procedures to request an academic adjustment. You are responsible for knowing and following these procedures. Postsecondary schools usually include, in their publications providing general information, information on the procedures and contacts for requesting an academic adjustment. Such publications include recruitment materials, catalogs and student handbooks, and are often available on school Web sites. Many schools also have staff whose purpose is to assist students with disabilities. If you are unable to locate the procedures, ask a school official, such as an admissions officer or counselor.

## Part 20: Disability Services for Postsecondary Education

More and more high school students with disabilities are planning to continue their education in postsecondary schools. As a student with a disability, you need to be well informed about your rights and responsibilities as well as the responsibilities that postsecondary schools have toward you. Being well informed will help ensure that you have a full opportunity to enjoy the benefits of the postsecondary education experience without confusion or delay.

The Office for Civil Rights (OCR) enforces Section 504 of the Rehabilitation Act of 1973 (Section 504) and Title II of the Americans with Disabilities Act of 1990 (Title II), which prohibit discrimination on the basis of disability. Practically every school district and postsecondary school in the United States is subject to one or both of these laws, which have similar requirements. Because both school districts and postsecondary schools must comply with these same laws, you and your parents might believe that postsecondary schools and school districts have the same responsibilities. This is not true; the responsibilities of postsecondary schools are significantly different from those of school districts. The following questions and answers provide more specific information to help you succeed.

**As a student with a disability leaving high school and entering postsecondary education, will I see differences in my rights and how they are addressed?**

Yes. Section 504 and Title II protect elementary, secondary and postsecondary students from discrimination. Nevertheless, several of the requirements that apply through high school are different from the requirements that apply beyond high school. Unlike your high school, your postsecondary school is not required to provide Free Appropriate Public Education (FAPE). Rather, your postsecondary school is required to provide appropriate academic adjustments as necessary to ensure that it does not discriminate on the basis of disability. In addition, if your postsecondary school provides housing to nondisabled students, it must provide comparable, convenient and accessible housing to students with disabilities at the same cost.

**May a postsecondary school deny my admission because I have a disability?**

No. If you meet the essential requirements for admission, a postsecondary school may not deny your admission simply because you have a disability.

**HEAPS (Higher Education Adult Part-Time Student Grant)** - this program encourages and enables needy students to study part-time, achieve educational goals and improve the workforce in West Virginia.

For further information regarding both the Higher Education Grant and HEAPS go to <http://www.hepc.wvnet.edu> or <http://www.wvmentor.org>.

Grants, like scholarships, have eligibility requirements that must be met by each applicant. To apply for a grant the student must complete the following:

- 1.) Complete the FAFSA (Free Application for Federal Student Aid.) A FAFSA must be filed every year that a student wishes to apply for financial aid. The FAFSA must be RECEIVED by the federal processor no later than March 1, in order to receive maximum consideration for aid.
- 2.) Meet state residency requirements prior to the date of application for the state grant program.
- 3.) Be a high school graduate or equivalent.
- 4.) Demonstrate financial need.



## Show Me the Money! Part 4: Tax Breaks & Benefits

*By Daniel Silver, Eastern Community College*

Here is some good news for parents! The IRS offers some breaks to families now paying for students in college, or planning to do so in the future. These benefits come in the form of tax credits (that directly reduce income tax owed) as well as deductions (that reduce the amount of taxable income) even for those who do not itemize deductions.

For married taxpayers filing jointly with income under \$103,000 (\$51,000 for singles) both the Hope credit and the Lifelong Learning credit may provide significant advantages. To claim these credits, the taxpayer must pay qualified education expenses for the higher education of an eligible student (defined as oneself, one's spouse or a dependent claimed as an exemption on the tax return). Married taxpayers filing separately may not take these credits, nor may anyone listed as a dependent on someone else's return. (However, parents who pay expenses and list a student as a dependent on the return do qualify for the benefit..)

According to IRS Publication 970: "Tax Benefits for Education", all tuition, costs and fees required for enrollment or attendance and paid directly to the learning institution count as educational expenses towards these credits. On the other hand, charges for room and board, insurance, medical care, transportation or other similar personal expenses do not qualify.

For the Hope credit, the student must take at least one-half the normal full work load for that course of study for at least one academic period during the tax year at an eligible educational institution (virtually all accredited public, non-profit and private for-profit post-secondary learning institutions). For the Lifelong Learning credit, the student must enroll in at least one course during the tax year.

The law permits students to qualify for the Hope credit only during their first two years of post-secondary study, and allows a credit up to \$1,500 per year for each student for whom the tax filer pays education expenses. (If a family pays the college expenses of two students, for example, they could claim two Hope credits—up to \$3,000 subtracted directly from income tax owed—during each year of eligibility.) The IRS puts no limit on the number of eligible years for the Lifelong Learning credit, and taxpayers may claim that credit up to \$2,000 total per year.

In general, the IRS points out, the Hope credit offers greater benefits to families who pay less than \$7,500 in college costs; for students whose qualified expenses total more than \$7,500, the Lifelong Learning credit provides better tax savings.

There are certain guidelines and regulations pertaining to training and these issues need to be discussed by the counselor with the client. Upon completion of the training, the client may have assistance in job searches and finding the right job. This can be through participating in a Job Club, assistance with job applications and writing resumes and referral to the Agency's Employer Specialist. After the client has been successfully working for a specific amount of days and no longer needs any further services, the goal has been met for both the counselor and client. Sometimes, accommodations or other services may be necessary to ensure the continued success of the client.

If there are any questions about Rehabilitation Services, you may call the Moorefield Office at 538-2701, the Keyser Office at 788-2313 and the Romney Office at 822-3957.

WV Division of Rehabilitation Services

[http://www.wvdrs.org/ABOUT\\_US.html](http://www.wvdrs.org/ABOUT_US.html)

Office for Civil Rights

<http://www.ed.gov/print/about/offices/list/ocr/transition.html>



## Part 19: Division of Rehabilitation Services

*by Nancy Haught, Office Supervisor  
For Keyser, Romney and Moorefield Branch Offices  
WV Division of Rehabilitation Services*

I cannot begin the introduction without identifying the mission. The mission of the West Virginia Division of Rehabilitation Services is to enable and empower individuals with disabilities to work and to live independently. An individual with a disability must make application with the West Virginia Division of Rehabilitation Services to determine if they may be eligible.

In order to be eligible to receive services, three things are needed:

1. A physical and/or mental ability that affects your ability to work
2. You will be able to get and keep a job after receiving services
3. That services are needed in order to help you get and keep a job

It is important to meet with your local Vocational Rehabilitation Counselor in your area or while you are in school. Beginning the rehabilitation process may take some length of time, so it is important to start meeting with your counselor as early as the 10<sup>th</sup> grade. In some instances, even earlier such as the eighth grade in order to get a total picture of the client. It is during a diagnostic or testing phase that a lot of information is gathered. This may include copies of grade reports, medicals, psychological, vocational information and any other documentation and as a technology evaluation to better serve the client and their needs.

Next the client and the counselor work together to develop a plan for a future goal. This is called an Individualized Plan for Employment. During the high school years, the plan compliments the school's educational program. It is important to invite the Rehabilitation Counselors to the school's IEP meetings and to meet with the client while in school; on a regular basis. During the school year, the client and counselor plan and prepare for arrangements to complete the FAFSA, the ACT or SAT for financial assistance and consideration for being accepted into a selected college.

Once accepted into a technical program, associate or a regular four year college program, on-going contact and vocational counseling and guidance need to continue until the client has completed their technical or educational program.

No one may claim both credits for the same student's expenses in the same year, although if a family pays for more than one eligible student during that year, they may choose—depending on individual circumstances—to claim a Hope credit for one and a Lifelong Learning credit for another.

Additional education-related benefits may further cut tax obligations. For example, even if they do not itemize deductions, taxpayers can reduce their before-tax income by deducting interest on loans taken solely to pay for education expenses. This provision allows taxpayers—depending on what they earn—to lower their taxable income by as much as \$2,500. Borrowers who pay for their own educational expenses (that for this benefit includes tuition and fees as well as room and board, books and supplies, transportation and other necessary costs), for their spouse's or for a dependent's, qualify for this deduction.

Married taxpayers who earn less than \$130,000 and file jointly (less than \$65,000 if single) can make use of another benefit, again even if they do not itemize, that will reduce their before-tax income. Only those who do not claim either a Hope or a Lifelong Learning credit for the tax year can take this "tuition and fees deduction"—up to \$3,000.

As with the other provisions, the person claiming the benefit must pay educational expenses either for oneself, one's spouse, or one's dependent. (Also, the law states that to qualify for the tuition and fees benefit, the student must have either a high school diploma or a GED credential and must enroll in at least one course at an eligible institution.) As with the Hope and Lifelong credits, only funds paid for tuition, costs and fees both required for enrollment or attendance and paid directly to the learning institution count towards this deduction.

For IRA account holders, another provision allows them to take distributions from their accounts for educational expenses without having to pay the ten-percent penalty that normally applies for early withdrawal.

Those interested will find more detailed information for these and other tax benefits in the IRS Publication 970: "Tax Benefits for Education" available at your local IRS office, or online at [www.irs.gov](http://www.irs.gov), by phone request at 1-800-829-3676, by fax at 703-368-9694 or at the office of your local tax advisor. IRS also answers tax questions by telephone at 1-800-829-1040.

## Show Me the Money! Part 5: College Loan Programs

By Daniel Silver, Eastern Community College

When private corporations or public-service groups sponsor fellowships and student aid, they believe that the investment will bring payoffs for the community, the society and the economy-at-large by producing a well-trained, well-educated and highly-skilled work force. And when parents devote substantial portions of their earnings to their children's education, they generally own similar motives: to invest in their most precious resource, their own children.

### Low-interest Government Loans

Fortunately, a healthy assortment of low-interest federal government loans exists for learners looking to further their training after high school and willing to make the investment. To apply for the loans, students and their parents or guardians must complete and submit the Free Application for Federal Student Aid (FAFSA). (This FAFSA submission deadline is March 1, and families who file a late form will likely receive less aid or less favorable aid than had they met the deadline. For more information on the FAFSA and on next year's deadline, check the website <http://www.fafsa.ed.gov>, call 1-800-4-FED-AID (1-800-433-3243). Based on the FAFSA application and the Expected Family Contribution (EFC) calculated from it, the government determines the level of each student's eligibility for federal student aid. In general, the cost of attendance at a given school, minus the EFC (the amount the government expects the family to contribute based on income and assets), equals the student's financial need. Students who show need according to this formula qualify for needs-based loans.

The government administers two main needs-based loans to students: the Federal Perkins Loans and the Federal *Subsidized* Stafford Loans. Schools usually reserve Perkins Loans, currently at 5-percent, for students with exceptional financial need. Perkins provides up to \$4,000 each year for undergraduates to a maximum of \$20,000 for undergraduate study. (Graduate and professional students can also qualify for Perkins loans.) The loan remains interest free to the student as long as he or she remains enrolled for at least one-half the fulltime course load. Repayment begins nine months after graduation or after the student no longer fulfills the minimum course load requirement

To meet adult criteria of "disability" and to receive disability-related academic accommodations, documentation must provide current test data from a comprehensive evaluation done by a qualified professional and must describe a significant impairment that substantially limits academic functioning. A diagnosis of a disorder, condition, or syndrome in and of itself does not automatically qualify an individual for accommodations under the Americans with Disabilities Act (ADA). An Individual Education Plan or 504 plan from the public school system is also not sufficient documentation. Specific documentation criteria for Learning Disabilities, Attention Deficit/Hyperactivity Disorder, Psychological/Psychiatric Disorders, Physical/Medical Disabilities, Traumatic Brain Injury, Deafness and Hard of Hearing, Blindness and Low Vision, and Hearing are available through our office and can be found at the WVU main campus website (<http://www.wvu.edu/~socjust/disability/index.htm>).

Because of the legal nature and complexity involved in the process of obtaining disability-related accommodations, it is important to read and understand the policies and procedures related to this process. PSC encourages all academically qualified students to take advantage of its academic programs. It is our policy not to discriminate against qualified persons with disabilities in our admission policies or procedures or our educational programs, services, and activities. Admission to PSC is based upon meeting the PSC admission requirements. Upon being admitted to PSC, a student with disabilities needing accommodations should contact the Office of Disability Services for an appointment.

The West Virginia University process of providing disability-related accommodations follows guidelines of the ADA, Section 504 of the Rehabilitation Act of 1973, and current case law. This process is designed to ensure that reasonable accommodations are provided to all qualified students in a timely manner.

For further information, please contact:

Briana Spiker, MSW, LCSW, Counselor, Office of Disability Services  
Potomac State College of West Virginia University  
Science Hall, Room 104, 101 Fort Avenue, Keyser, WV 26726  
Phone: (304) 788-6936  
Email: [briana.spiker@mail.wvu.edu](mailto:briana.spiker@mail.wvu.edu)

Office of Disabilities Services WVU

<http://www.wvu.edu/~socjust/disability/index.htm>

Office for Civil Rights

<http://www.ed.gov/print/about/offices/list/ocr/transition.html>

## Part 18: Disability Services

By Briana Spiker, MSW, LCSW, Counselor

If you are a student with a disability and have the desire to attend college there might be help available for you. The Office of Disability Services serves qualified students with documented disabilities. We are committed to helping qualified students achieve their academic goals by providing reasonable academic accommodations under appropriate circumstances.

As a counselor in Disability Services, I regularly travel from West Virginia University (WVU) to Potomac State College (PSC) where I meet with students with disabilities to address their questions, concerns, and needs. **Students with disabilities who have been admitted to PSC should contact me as soon as possible (304) 788-6936.** Students who are planning to attend another college or university should contact that institution's Office of Disability Services or Admissions Office as soon as possible.

Appropriate accommodations are developed specific to both the student's needs and appropriate documentation of a disability and the significant functional limitations supported by diagnostic test data. Accommodations are tailored to the individual rather than the disability, so students with the same disabilities may require different accommodations. Possible accommodations include academic accommodations, priority preregistration, housing accommodations, classroom relocation, sign language interpreters, and others.

A person with a disability who has been admitted to PSC should contact the Office of Disability Services to plan for potential accommodation needs. **Students must self-identify.** All students interested in obtaining services through our office must:

1. Schedule an initial interview with a counselor to register with the Office of Disability Services.
2. Provide appropriate documentation of their disability that meets PSC criteria for obtaining disability-related academic accommodations
3. Request services on a semester-by-semester basis.

Students are responsible for providing appropriate documentation of their disability and functional limitations prior to receiving accommodations. It is important to plan for accommodations ahead of time to allow the documentation review and approval process to be completed.

## Subsidized Stafford Loans

Federal *Subsidized* Stafford Loans, currently offer a variable 2.82-percent interest rate while a student remains in school and 3.42-percent during repayment. As long as the student remains enrolled in at least one-half the full-time course load, the government will pay the interest on these loans. The student must start repayment of both interest and principal six months after graduation or after he or she no longer fulfills the minimum course load.

Sometimes a student may require more funds than the government's need-and-eligibility formula allows. The student may then apply for Federal *Unsubsidized* Stafford Loans. (Students whose FAFSA applications do not show any need at all may also apply for these loans.) The chief difference for the borrower lies in the interest and repayment schedule. The government does not pay any interest for unsubsidized loans, so the student must either pay the interest each month as it accrues, or add the accumulating interest to the principal (i.e., capitalize the interest).

Whether a student borrows only subsidized loans, only unsubsidized loans, or a combination of the two, the Stafford program offers funding up to a maximum of \$2,625 for first-year undergraduates; \$3,500 for second-year students; and \$5500 for each additional year of undergraduate study. Students may borrow Stafford funds up to a maximum total of \$23,000 for their undergraduate career. (Graduate and professional students may take up to \$8500 per year in Stafford loans.)

To provide additional monies for undergraduate expenses, parents of dependent students enrolled at least half-time may take education loans under the PLUS (Parent Loans for Undergraduate Students) Loan option. Borrowers must demonstrate a positive credit history and be the student's natural, adoptive or in certain circumstances, step- parent. Banks and other lending institutions currently offer PLUS loans at a variable 4.22-percent.

## Additional Stafford Loans

Dependent students whose parents do not qualify for PLUS loans, and independent students, can also apply for "Additional Unsubsidized Federal Stafford Loans" up to \$6,625 for the first two undergraduate years and up to \$7,500 for each additional year. The maximum total funding available under this program is \$46,000 at interest rates identical to the Stafford rates noted above. (All loans rates are variable and readjusted every July 1. Federal law sets a maximum of 8.25-percent interest for Stafford loans and a maximum of 9-percent for the PLUS program.)

## Show Me the Money! Part 6 Work-Study Jobs

By RENE TREZISE Potomac State College

College Students Wanted ... for Work-Study Jobs. This federal program provides part-time jobs for undergraduate and graduate students with financial need allowing them to earn money to help pay education expenses. In addition to the paycheck, work-study jobs often provide students with valuable experience in their field of study which will prove beneficial when entering the working world.

Undergraduate students will be paid by the hour, while graduate students can be paid either by the hour or receive a set salary. The pay rate is the current minimum wage but the amount can be higher depending on the type of work and the skills required. Students must be paid at least once a month. Also, the college must directly pay the student unless he or she requests that the college make payments directly to his or her bank account or use the money to pay for the student's institutional charges such as tuition, fees, and room and board.

A student's Federal Work-Study award depends on when he or she applies, the student's level of need and the funding level of the school. The duration of the job is determined by the amount of monetary award. In other words, a student can work only for as long as the money is allotted. However, another good point for a Federal Work-Study job is that when assigned work hours, the student's employer or financial aid administrator will consider the student's class schedule and his or her academic progress.

Students generally work from 10 to 15 hours per week during the academic year and up to 40 hours per week during the summer at on-campus or off-campus jobs. If the job is on campus then the student usually works for the college. And if the job is off campus, the employer is usually a private non-profit organization or a public agency and the work performed must be in the public interest. If the student's college has agreements with private for-profit employers for Federal Work-Study jobs, then the job must be relevant to the student's course of study. (If the student is attending a career school, there might be further restrictions on the jobs the student can be assigned.)

Again, the key is to submit your Free Application for Federal Student Aid (FAFSA). This application is available from high school guidance counselors, college admission offices and the web at <http://www.fafsa.edu.gov>. All college-bound students are encouraged to complete the FAFSA since there is no application fee.

- Allow extra time for studying and plan for interruptions
- Study on campus between classes
- Give your child attention then ask for cooperation
- Network with other student-parents and take turns watching each other's kids
- Put in a favorite movie and study in the next room while the kids watch the movie
- Go to a park or swimming pool and study within sight of your children
- Make use of willing relatives or friends as babysitters when it's time for exams

Designate "homework time" and do it together

One of the goals of the counseling office is to provide support services in order for students to be successful. Therefore, I provide a lot of intervention to help students design individualized strategies to manage stress. Expect some frustrations, failures, and sorrows, but don't let them become overwhelming, it's all a part of the learning process. Stress should be viewed as something that can be coped with rather than something that is overpowering. Set realistic goals and don't try to do it all; learn to say no when obligations become overwhelming.

Be good to yourself and take a break, even if it's just for a few minutes a day. Take a "mental vacation" by picturing a beach, the mountains or anywhere else that's relaxing. Don't wait for encouragement from others, positive thinking is a great stress reliever.

Should you begin feeling overwhelmed, contact your local school psychologist or other health provider at your institution or in your community. For nationwide information visit the Counseling Center Village at <http://ub-counseling.buffalo.edu/vpc.html>.

The following is a list of tips a person can incorporate to help them to manage stress better:

- Keep a stress diary to identify short-term and frequent sources of stress.
- Don't ignore or gloss over problems.
- Plan ahead as much as possible and prepare in advance for scheduled events.
- Use good time management. Cramming for tests and doing things at the last minute increases stress.
- Try to get eight hours of sleep every night and eat well-balanced nutritional meals.
- Perform slow, deep breathing exercises which will bring heart rate and respiration back to normal, and engage in moderate physical exercise at least three times per week.
- Ask yourself whether it's worth getting upset over the situation; you have the choice of staying calm and ignoring it.

Make a list of all the things you need to do, prioritize it and do only the top few, the rest can be your top priority tomorrow.

If you are a student-parent attending college, taking care of your children's needs, handling financial matters, holding down a job, keeping up with community activities and social obligations, then your life can seem like a juggling act at times.

If you find yourself running from one obligation to another, STOP, set aside a half hour each day that belongs solely to you. It might be early in the morning or later in the evening after your children have gone to bed. Breaking your routine is another way to deal with a demanding schedule. This can be as simple as driving home a different way, shopping at a different store or turning the radio to a different station.

Finding a balance is not as difficult as it may seem. It may take a little "Creativity 101," but by following the tips listed above and a few additional ones, you'll find that achieving balance is all a matter of effort, patience, planning, a sense of humor and a little well-earned selfishness.

## Show Me the Money! Part 7: College Savings & Investment Plans

*By Daniel Silver, Eastern Community College*

Planning early for a child's college finances requires foresight and sacrifice today to pave the way for smoother and surer steps toward tomorrow. Funds saved in interest-bearing accounts today can grow significantly by the time this year's fifth-grader, for example, collects that high school diploma on graduation day. In West Virginia, families can participate in two basic college savings programs: the Coverdell Education Savings Account (ESA), and the 529 Plans. Best understood as vehicles for savings rather than traditional pass-book savings accounts, the Education Savings Account offers savers the advantage of flexibility. For starters, participants can choose among a variety of investment opportunities. Then if market conditions change over the years, they can move their money around as they see fit, so long as the invested funds remain readily convertible for the educational expenses of the anticipated student, the designated beneficiary. (Long-term stock funds, for example, are generally less readily convertible than, say, money market funds or short-term bonds.)

Coverdell flexibility also allows more than one person to contribute to the account, "and contributors need not be related to the account beneficiary. In fact, anyone with annual income under \$110-thousand (\$220-thousand for married couples) can contribute to a Coverdell Account, as can organizations, corporations and trusts. Regardless of how many people or organizations contribute to a Coverdell account, though, the rules do set a maximum of \$2,000 per year as the limit for combined total contributions to any individual beneficiary's account. And while the IRS does not allow deductions for contributions to the ESA's, the accounts do earn tax-free interest. But the tax benefits don't stop there: legally, the funds in these accounts belong to the student beneficiary, and once he or she has started college, the monies become available on a tax-free basis, as long as they go only to pay for qualified educational expenses. Those expenses include college tuition and fees, books, supplies and equipment, and even room and board (on condition that the costs do not exceed those actually charged by the institution or estimated by it for financial aid purposes). Anyone under the age of 18 qualifies as a designated beneficiary for whom investors can open and contribute to a Coverdell account up to a \$2,000 maximum per year. (For individuals who earn between \$95-thousand and \$110-thousand—or married couples earning between \$195-thousand and \$220-thousand—the law gradually reduces the usual \$2,000 contribution limit.) Parents wishing to invest more than the \$2,000 Coverdell limits allow should consider the 529 savings plans, which also offer important tax advantages. Like the Coverdell program, interest on these college savings accounts—

also called Qualified Tuition tax returns.

Programs—grows tax-free, and the student beneficiary may withdraw money for qualified educational expenses similarly without paying taxes. But unlike the case of the Coverdell accounts, in many states, including West Virginia, “families can also deduct contributions to the 529 programs on both their federal and state income counts, in many states, including West Virginia, families can also deduct contributions to the 529 programs on both their federal and state income tax returns. For 529 plans, the rules require a minimum starting investment of \$100, and allow contributions up to \$11,000 before a gift tax applies, with a lifetime contribution limit in West Virginia of \$265, 620. Also in contrast to the Coverdell accounts, many of these programs do impose restrictions on investment options, usually requiring more conservative asset placement as the designated student beneficiary ages. Such compulsory shifting of investments as the beneficiary approaches college age sometimes involves burdensome procedures with hefty charges attached. Parents should comparison shop among banks and brokers before committing to a plan.

Some states offer a 529 prepaid tuition plan through which parents can purchase a contract today—at today’s prices—for tuition at any state college or university good at the time that the student attends. Given that tuition costs have grown two or three times the rate of inflation since 1980, such prepaid plans can provide sizeable benefits. Although previously available in West Virginia, the state has closed the program to new enrollment for the time being.

West Virginia parents thinking of sending their children to private schools, though, can still benefit from prepaid plans. A consortium of private colleges and universities has established an Independent Prepaid 529 plan. Each one of the 220 participating institutions will honor those prepaid contracts once it has admitted a designated beneficiary. If a prepaid student does not gain acceptance to a consortium school, families can request a refund.

The law also allows families to invest in both a 529 and a Coverdell plan at the same time for the same student. Whatever college savings plan they might consider parents should always remember that assets in these accounts, and withdrawals from them to pay for educational expenses, can reduce a student’s financial aid, such as scholarships and subsidized loans.



## Part 17: Good Stress/Bad Stress: What Everyone Should Know

By: Susan Kephart, Psychologist for Potomac State College of WVU

Stress is the "wear and tear" on our bodies as we adjust to change. Stress reveals itself in the physical, emotional and mental response we exhibit, regardless of whether the change is good or bad. The extra burst of adrenaline that helps a student finish a final paper, win at sports or meet any other challenge is positive stress. Students who do not manage their stress well cannot function at their peak performance academically. Therefore, it is important for students, parents and grandparents to understand how to handle stress.

As a positive influence, stress is a short-term physiological tensing and added mental alertness that subsides when the challenge has been met, enabling the student to relax and carry on with normal activities. Using the analogy of a rubber band, positive stress is just the right amount of stress needed to stretch the band and make it useful; negative stress snaps the band.

As a negative influence, stress can cause feelings of distrust, rejection, anger, or depression. It can also cause changes in the body such as, increased heart rate, higher blood pressure, and stomach and muscle tension. After a while, these things will begin to take their toll leading to mental and physical exhaustion or illness. As a direct result, stress impacts a person’s health, thus reducing the ability to reach academic and career goals

Signs of stress could reveal themselves in many different ways including an increase in the following: use of alcohol or other drugs, boredom and fatigue, procrastination, problems with making decisions, being anxious and confused, the inability to concentrate, shortness of breath, and problems eating or sleeping. Other symptoms include hostile or angry feelings, overpowering urges to cry, frequent indigestion or diarrhea, and frequent colds and infections.

Our goal is not to eliminate stress, but to learn how to manage it. Anyone experiencing stress symptoms has already gone past the optimal balance. Just as there are many sources of stress, there are also many techniques to manage stress levels.

Whether a person knows it or not, they have been coping with stress since they were a child, using skills copied or learned from family and friends. However, now is the time to learn new techniques for managing various levels of stress.

## Part 16: Student Support Services (TRIO)

*By Tim Nichols,  
Director of Student Support Services at  
Potomac State College of WVU*

When you're first starting a new thing--whether it's a sport, a hobby, a job, or course of academic study--it is valuable to recognize that you have deficits to overcome. In fact, enrolling in college is another way of saying that you are aware that you do not know and have not experienced all that you need for the kind of success you eventually hope to achieve. A child learns to crawl before she can walk and to walk with help before she can walk unaided. The principle is true for all stages of life. Students beginning their academic careers would be wise to:

1. be comfortable admitting that they don't know now all that they will be expected to know at graduation,
2. realize that it is not a shame to be a beginner at a new thing and that thinking otherwise will cripple efforts to learn,
3. grab every opportunity for individual guidance and extra assistance, actively ask for help from instructors, tutors, and fellow students rather than prematurely claim competence.

Nearly a thousand colleges and universities, like Potomac State College of West Virginia University, provide a federally-funded TRIO program called Student Support Services that's specifically designed for students who've grown beyond the "I-can-do-it-myself" view of the world. These programs are bursting with resources and eager to provide qualified students with tutoring and other forms of academic assistance for free. Eligible students include those whose parents did not obtain at least a bachelor's degree, those whose family income falls within specific guidelines, and those who have disabilities. The ingredient that students must add to make the whole process work is really the most important one: the willingness to acknowledge that they would benefit from help.

I've mastered skiing. Now I want to learn to fly. Do you think they'll let me at the controls of a jumbo jet in flight very soon? No. So I'll have to start at the next step from where I am now: ground school.

There are steps to climb and doors to open that lead to that wonderful world of opportunity. You say you'd like to be president of a corporation? A physician? A teacher? You can't go straight from where you are to the top, so what's the next step for you? Probably an application to the college of your choice and an investigation of available support services once you're enrolled. To check out Student Support Services at Potomac State College, call 304-788-6855. Best wishes as you map out a wonderful tomorrow!

## Show Me the Money! Part 8: UPromise Rebate Program

*By Daniel Silver, Eastern Community College*

As budgetary cutbacks combine with rising college costs, families saving and planning for college can use all the support they can get. Upromise, a free consumer program that lets members ring up savings for college expenses simply by doing their daily shopping, offers an inventive and accessible helping hand. Pronounced "you promise", this online service marries consumers' everyday purchases with participating business sponsors to produce individual money accounts that consumers can tap to pay back education loans or to build college savings.

Essentially, the program works like a rebate, except the buyer doesn't need to worry about receipts, rebate slips and the UPC codes. Upromise takes care of all the record-keeping. To open a Upromise account, all you need to do is sign up online at <http://www.upromise.com>. Every time a participant makes a qualified purchase with a registered credit card, Upromise rebates a percentage of up to 5-percent into the owner's account.

You just go out there and live your life, do your grocery shopping, fill the car with gas, go to a pharmacy, dine out at a restaurant, or patronize any one of a number of specialty and department stores, and every time you buy something you're putting money away for those college expenses.

Many consumers like to register their customer and loyalty cards from grocery and drug stores (Martin's Bonus card, Food Lion's MVP card, or CVS's Extra Care card). Anytime the store registers a purchase of a participating product, the owner's account receives an automatic rebate deposit of up to 5-percent. There's a wide range of products that contribute to your Upromise account including coffee, soda, baby food and health products, canned and frozen goods, breakfast and dairy foods, health and beauty products, snack foods, household and stationery items. When you sign up with Upromise, you're rebating all those purchases into a college fund. More than 100 national companies, 200 online providers, 18,000 supermarkets and drug stores, 15,000 gas stations, 9,000 restaurants, 7,000 hotels and tens of thousands of retail stores nationwide participate in the automatic rebate plan, including Exxon Mobil, Blockbusters, McDonald's, A. T. & T., J.C. Penney, Payless Shoe Source, Sears, QVC.com, ebay.com, Walmart.com, Kmart.com, Cabelas.com, Barnes & Noble.com, Avis, Travelocity and Radisson among many others. (Upromise makes a complete list of participants and their rebate terms available on its website.) One of Upromise's newest

partnerships is with America On Line which lets AOL members earn double rebates on every qualified product or service purchase from participating companies or merchants.

Those now attending college, or who plan to attend college, or who have already completed college can also set up Upromise accounts for current or future education needs. (Relatives and friends can link their purchases to your account, too, and the more people whose purchases—both large and small—contribute to an account, the faster it grows.) Account owners who do not wish to direct their Upromise credits to a 529 plan or to a college loan payback “can withdraw accumulated funds from the account by sending us a written request, and we’ll send out a check,” according to a representative at Upromise Investments, the program manager for two affiliated 529 plans.

BabyMint, Inc. offers a similar automatic shopping rebate program ( <http://www.babymint.com> ). The Investor Research Center at <http://www.microinvesting.net> highlights BabyMint’s “ability to direct shopping rebates into any investment vehicle, including mutual funds, 529 plans, IRAs, and money market accounts,” and almost any state 529 Plan or Coverdell Educational Savings Account. BabyMint’s program also includes a scholarship plan that “matches cash rebates dollar-for-dollar with tuition credits...redeemable at about 150 colleges.” As of this writing, though, BabyMint does not work in partnership with AES, and does not yet offer a direct loan payback option.



[Http://www.upromise.com](http://www.upromise.com)

The time to ask for help is early. In most classes, concepts are learned by building on other concepts; therefore, making it important to understand from the very beginning. It has been demonstrated that most students who receive tutoring services will increase their overall grade point average. Group or individual tutoring can be arranged through a college’s Academic Success Center. Potomac State College’s Academic Success Center is located in Science Hall, Room 116. All tutoring is free.

Students who establish good habits from the very beginning, do well in college. Various studies indicate that well-developed study skills increase the likelihood of retention and graduation. In addition to studying, students should also take advantage of this time to meet new people, find a mentor, attend a workshop, participate in an activity, attend a sporting event, join a club, and take advantage of new experiences. It is normal to feel overwhelmed as a freshman. A successful student learns to keep their life in a healthy balance. For further information, visit our pages on the College Web site at

<http://www.potomacstatecollege.edu/academics/success.html>



## Part 15: College Academic Success Centers

*By Molly Alvaro Potomac State College of WVU*

Even the most motivated scholar can use some assistance. Just as athletes analyze, practice and prepare for a game, the same techniques can be helpful for your academic performance. Athletes have learned that through early preparation, physical conditioning and mental readiness they will increase the odds of maximizing their performance on the field. What athletes have already figured out can help you, too.

“One must learn by doing the thing, for though you think you know it, you have no certainty until you try”. (Aristotle) For many students, it is the fear of failure that can be limiting. However, this is certainly not true as many of us have learned; it is those very failures that have taught us our greatest lessons. Start off with a single goal in mind—your graduation. College is another step in the lifelong learning experience.

The Academic Success Center at Potomac State College of West Virginia University, like many colleges across the nation, serves to assist and prepare students for the classroom experience. Learning how to effectively manage time, reduce test anxiety and take effective notes are just some of the academic skills taught through the Academic Success Center. Students should familiarize themselves with all the support services available on campus and plan to use them, wherever they decide to go to college.

One of the most popular services through Potomac State College’s Academic Success Center is tutoring. Many students are well aware of the subjects that will be more challenging to them before the first day of classes. If you think you might need a tutor, you probably do.

## Part 9: Presenting Yourself In Words

*By RENE TREZISE Potomac State College*

Whether you are writing a scholarship essay or a cover letter, the same fundamental principles apply across the board when it comes to presenting a professional, intelligent and well-written piece of information. To follow are some tips to help guide : Remember the A,B,Cs of Writing

**Accuracy** – It is more important than ever to ensure the correct spelling of names, titles, and words. Don’t be lazy...utilize all your resources such as the dictionary, Internet and phonebook to name a few. Spell check is a wonderful tool available on virtually all word processing software; however, be wary that it doesn’t always catch grammatical errors such as “to” for “too” or “are” for “our.”

**Brevity** – Aim to streamline your writing. Often, college applications and scholarship essays have a word limitation. Working from an outline is often helpful in gathering thoughts and staying on task with points to be made.

**Clarity** – The challenge to writing is conveying your thoughts to paper in such a way that your readers clearly understand what you are thinking. Be sure to ask teachers, guidance counselors, parents, and friends to read over your information and to offer constructive criticism. Ask them what it is they think you are trying to say.

### Be Yourself

Speak in your own voice and be sincere when describing your thoughts and opinions. The words will come much easier to you when you choose topics or issues that are meaningful to you. This is your opportunity to shine and state your views in a forum that can make a difference in your life.

Recycle Aluminum Cans and Paper, Not Your Essays or Cover Letters  
There is nothing worse than reusing a letter that has a reference in it to the previous college to which you sent it. Also, “near match” essays are not going to win you any points.

### Dare to be Creative

A unique and memorable introduction or conclusion might be what sets you apart from the one hundred other applicants. Or maybe you can offer a distinctive angle or slant to the assigned topic.

**Become One with Revisions**

Revising your writing is the difference between a mediocre and a good writer. Read your paper aloud. If the words sound awkward or you fumble the words or you have to read the sentence twice in order for it to make sense to you, then you need to rewrite and try again.

**Time Can Be Your Friend**

The most difficult aspect of writing is getting started. People often experience “writer’s block” when they feel the pressure of having to get it right with the first draft. If you start the essay early enough you have the luxury of time and multiple drafts. To jumpstart your essay, write anything and everything on your mind regarding the topic. This will help put you in the right frame of mind. Then go back and apply the tips mentioned above.

For more essay tips refer to:

<http://www.insidecollegeadmissions.com/tipsapplicationessay.html>

<http://www.wiredscholar.com>



students succeed and graduate from both high school and college.

Upward Bound works according to a plan that has proven to prepare students for their college experiences. A well-prepared student is far more likely to succeed and graduate from college.

The requirements for a student to be eligible for Upward Bound are academic need, first-generation college student, and low-income status. A student who is doing well may still have academic need if he or she is not performing up to potential. A student is considered first-generation if neither parent has graduated with a four-year degree. Even if a parent has attended college, a student may still be considered first-generation if the parent has not graduated from college. Low-income standing is determined by the family’s taxable income from the previous year. This year, a family of four is considered low-income for Upward Bound purposes if their taxable (which is lower than gross income) income is less than \$28,275. Contact the Upward Bound office if you have a question about low-income standing and whether or not your family’s taxable income meets the low-income requirements for the program. We’ll also be happy to send you an application and to answer any questions you might have about the program and its services. Contact Jennifer Browne, Program Director, at 304.788.6928.

Upward Bound is part of the TRIO family along with Student Support Services and Talent Search. The federal TRIO Programs are educational opportunity outreach programs designed to motivate and support students from disadvantaged backgrounds. These programs are available on college and university campuses nationwide.

## Part 14: Be Upward Bound!

*By Jennifer Browne, Director of Upward Bound at Potomac State College of WVU*

Let's say you're a high school student at Keyser, Frankfort, Union, Petersburg, Hampshire, or Moorefield High School. Let's say that neither of your parents went to college let alone finished high school. Let's say that you're not sure where the money will come from to go to college. You know your family doesn't have it. But yet, you have dreams of being a lawyer... a doctor... a professor ... a scientist...or any other of hundreds of careers that require at least a bachelor's degree. What are you to do?

You could take additional classes in math, science, English, and Spanish. You could get tutoring in any of the school subjects in which you might be struggling. You could take trips to museums and other educational destinations so that you can improve your cultural literacy. You could take college visitation trips to see what sorts of colleges are out there. You could get educational counseling to help you learn more about financial aid, general college information, test preparation, and career planning. You could participate in a summer program that would give you a chance to experience what it is like to live on a college campus and to keep your academic skills keen over your summer break.

However, hiring tutors and teachers, paying for travel and going to museums and plays, and participating in academic summer camps all take money. There is a program at Potomac State College of West Virginia and other colleges around the nation that does all that is mentioned above and more for students who qualify as first-generation college students with low-income status. Upward Bound is a federally funded TRIO educational opportunity program that has been designed with the goals of improving college access for first-generation, low-income students. The goal of the program is to help these

## Part 10: College – The Big Decision – Where to go?

*By Doug Long, Frankfort High School Guidance Counselor*

Every year many college bound students struggle with the question: Where should I go to school? Seniors should consider a variety of factors before making the final decision about the college or university they will attend. Many students and their families make this decision on what they believe they can afford with regard to the cost of attendance. Cost is definitely an important factor, but is not necessarily the only consideration. I would rate the academic programs of the college or university as a top priority. Students need to get the best education possible in the major or program that they wish to pursue. Additional academic considerations include: student-faculty ratio, class size, special programs such as study abroad or internships. Many academic majors are offered by almost everyone. Business, computer science, allied health and education are popular majors. If most colleges offer these courses then how do students choose?

Many students struggle with the continuous question: Big University vs. Small College? Each institution has its advantages. Large universities can offer a greater variety of majors, more opportunity for special programs and sometimes opportunity for scholarships. Larger universities can also provide college students with greater flexibility in scheduling. Sometimes these advantages can mean larger class sizes and added travel time between class locations. Some students believe that a large school means only being a number. This, however, is not necessarily true. Usually, attending a large university allows college students to be exposed to quality facilities and exceptional faculty, particularly in their junior and senior years. After graduating, college students will have a great opportunity to continue in graduate school.

Small colleges or universities often meet the needs of the college student who does not want to be overwhelmed. High school seniors typically choose smaller schools because they believe that their education will be more personal. Student faculty ratios tend to be better as well as class size. Often smaller colleges will have a particular major or program that is their specialty. Also, smaller schools often mean a smaller price tag. All high school students going on to higher education need to visit the campus to gain a better feel for the atmosphere.

Several other factors should weigh heavily on the decisions and question of “Where should I go?” The location of the college may be very important. Factors such as large city, urban or rural, and distance from home should be considered. High school students must also understand that they will be living in a different environment. College residence halls come in a variety of sizes and configurations. Living outside the home may be a completely new experience for a first time freshman. Some may not be accustomed to sharing a room or bathroom. Many first-year college students will be required to live in residence halls. Many other students however, opt for apartment living and some choose to remain at home. Other considerations include: athletics, clubs or organizations, religious affiliation and financial aid.

I sometimes relate the college experience as a four or five year journey. High school students must consider their choice of college or university as a good fit. Just like a journey, you can walk ten miles in a pair of shoes that do not fit and still complete your journey. You can also travel that journey in a pair of comfortable shoes that fit you perfectly. Students and their parents should be comfortable with their choice of college or university. Sometimes compromise must occur once all the facts are gathered. A student must make the best informed decision possible to obtain the best fit for them.



2. The teacher will inform the student if they are offering the class for EDGE credit. However, not all schools and teachers are participating. Students and parents should urge their schools and teachers to offer EDGE if they are not currently doing so. All eligible schools and classes are listed on <http://www.wvtechprep.wvnet.edu/downloads.htm>. The teacher must sign up to teach EDGE. It does not require anything special on the part of the school or teacher, no additional curriculum or work, just the agreement from a teacher that the class will be an EDGE class. At the end of the class, students who pass the course and the final exam with a 75% will fill out a college enrollment form and the teacher will submit it to the Community and Technical College System.

3. Students do not have to select a school. The Community and Technical College central office will hold the credits until they graduate. At that time, they can contact the CTC office (if they did not select a school earlier) and tell them they want their EDGE transcript sent. If the student selected a school earlier, it will automatically be sent to that school upon their graduation from high school.

3. A student does not need to be in a degree program to get credits. However, the earlier the student can make a decision on a degree program the better "jump" they will get on finishing a degree in a shorter time frame and with greater savings.

4. Students and parents can go to the web site <http://www.wvtechprpe.wvnet.edu> or call the Community and Technical College System of West Virginia at 304.558.2411 to help them get started on their way to a college degree and a successful future.

TIP: Ask the first day of school what classes are being offered as EDGE classes and make sure you are taking advantage of this fantastic offer.

**Get an EDGE on your future by starting college in high school.**

## Part 13: The EDGE Program

*By Dr. Kathy J. D'Antoni, Vice Chancellor  
West Virginia Community & Technical College System*

**Get an EDGE on your future.** High school students have an opportunity to establish a college transcript while still in high school. These college credits are free, no cost! Plus, depending upon the associate degree they want to get, students may be able to earn one full year of college while still in high school.

**What is the EDGE?** It stands for **E**arn a **D**egree ?**G**raduate **E**arly and it allows students to take certain high school courses for community and technical college credit. If the student passes the EDGE high school course and the final exam with a 75%, they just fill out, sign and return a college enrollment form provided by their teacher and the course becomes college credit.

**Who can participate?** Anyone can participate. The courses are high school courses located in the skilled pathway in their cluster and major.

**How will it help me?** Students can earn a two-year Associate Degree with great savings. If they take the right courses in high school, they have the opportunity to save up to \$3,000 in college tuition.

### Why would I want to go to a community and technical college?

There are great careers with good salaries available in only two years, such as, Dental Hygienists (\$15,200 - \$39,500), Radiology Technicians (23,400 - \$32,000), Hotel and Motel Managers (\$39,000 - \$84,000), Surgical Technologists (\$20,900 - \$28,000) Paralegals (\$23,900 - \$40,000+), Civil Engineer Technician (\$17,700 - \$54,800), Mechanical Engineering Technicians (\$23,000 - \$64,000+), and many more.

### How does the EDGE program work?

1. The student contacts their high school counselor and tells them they want to earn EDGE credits and establish a college transcript while still in high school. There is no cost involved.

## Part 11: Visiting a College Campus

*By Janet Kalbaugh, Guidance Counselor, Keyser High School*

Early in a student's high school career, college view books with flattering descriptions and beautiful pictures begin to arrive at the student's home. In addition, brochures from college fairs, virtual tours on web sites, and promotional videos are available to assist students in the post-secondary decision making process. These tools assist students and parents in narrowing choices of institutions, but most important in reaching the final selection of a school is visiting the campus.

In order to make the most of the visit, it is important to do some advance planning. If possible, schedule to visit the campus when classes are in full session. But, if that is not possible, visiting in the summer is better than not visiting at all. Prior to the visit, call the admissions office and set up a time for a guided tour, a class visit, and an appointment with an advisor in the student's major. Parents may also wish to schedule an appointment with a financial aid counselor. Many schools schedule open houses or orientations throughout the year for prospective students. Generally, faculty and student presentations are a part of these sessions.

Prepare for the visit by learning as much as possible about the school. High school counselors are pleased to check out college catalogs or guides for families to use, and the institution's web site is also an excellent source.

Upon arrival, take a tour, noting the size of the campus, the cleanliness, the atmosphere, and the behavior of students. Attend any group sessions that are scheduled for parents or students. During the tour or sessions, students and parents will have an opportunity to ask questions that have not been addressed in the viewbook or other resources. Many parents ask questions on the safety of the campus, whether professors or teaching assistants will be teaching classes or labs, and the ability to schedule courses in order to finish the program in the usual number of semesters.

If the student has any special interests, such as band, athletics, or ROTC, inquire about these programs or activities. If the student needs special services for learning disabilities or physical handicaps, inquire about programs or facilities that meet these needs.

After the formal tour or session, talking with the advisor in the student's major helps to clarify the precise requirements for admission to the major and the opportunities for jobs upon completion of the degree. It is also a good time to ask the average GPA and test scores of students in this major so that you can determine how the student compares academically. During this time, it is

important to check out the labs, computers, and other facilities for the major.

If visiting a residence hall has not been included in the formal tour, try to visit at least one. Since most colleges require freshmen to live in a residence hall, ideally the student would have an opportunity to see all those available so he or she can rank order preferences when asked to do so. Often students have the option of all-male, all-female, or coed. Find out how roommates are assigned and whether you can indicate preferences for similar major or similar study and life habits. Dining halls and their proximity to the dorm are also an important consideration.

After the formal tour or meetings, allowing the student to explore on his or her own gives an opportunity to talk to enrolled students without feeling inhibited. The student union is a good location for interaction on what present students think of their school—what they like or dislike and what they do on weekends or during free time.

Parents who are interested in financial assistance and have arranged to see a financial aid counselor may wish to take with them an unofficial copy of the student's transcript, including admissions test scores, and a copy of the most recent tax forms.

It is advisable not to wait till the senior year to start making campus visits. Counselors encourage students to begin submitting applications by early fall, so a reasonable approach is to begin visiting by the sophomore or junior year. Visiting a campus while on vacation or visiting any local college is a good first step, as this experience will give the student a basis for comparison. For students who plan to begin at a local college and then transfer to another institution, deciding the prospective transfer school allows for careful planning of courses.

Checklist at  
[http://www.makingitcount.com/roadtocollege/college/campus\\_visit\\_checklist.pdf](http://www.makingitcount.com/roadtocollege/college/campus_visit_checklist.pdf)

College Confidential at  
[http://www.collegeconfidential.com/college\\_search/visits.htm](http://www.collegeconfidential.com/college_search/visits.htm)

## Part 12: College Testing

*By Luke Denne, Transitional Guidance Counselor*

From elementary, to middle, to high school, high stakes standardized testing has become more and more important in determining a student's educational success. Evidence of this can be seen in the college entrance exams that students are required to take in order to be admitted into a college or university. There are two different tests that students can choose from in order to gain their admission. The first test is called the ACT, which originally stood for American College Testing but was shortened to ACT in 1996 in order to better reflect the broad range of programs that the company provides. The second test named the SAT also went through a name change in 1993. Originally the test was called the Scholastic Aptitude Test, but has since been changed to the SAT which is an umbrella for the SAT I Reasoning Test, and the SAT II Subject Test.

It is very important for prospective students to do their research on the colleges and universities that they are interested in attending. Each institution is different and the requirements may vary depending on the admission standards. Some schools may accept scores from the ACT, some may prefer the SAT, and many will accept both the SAT and ACT. The admissions departments at the individual schools will set the standards for general acceptance into their school. Another important use for these college entrance exams is qualification for scholarships that are often offered through the schools, individual states, or private businesses. One of the more publicized scholarships in the State of West Virginia is called the Promise Scholarship. Like many other scholarships, the Promise program is contingent upon grade point average and also ACT or SAT scores.

"How can I prepare for these tests?" Students are already preparing for these tests by taking a rigorous schedule of college preparatory classes. For those students that are not enrolled in Honors or AP classes there is no need to worry. There are literally thousands of books, computer programs, and extra prep classes that can help students to prepare for the SAT and ACT. Just take a walk through the School/Study section of any bookstore. The amount of time and money a person spends on the test preparation and materials is a matter of personal preference. A good place to start is in your school's guidance office. Your counselors will be able to supply you with materials straight from the testing companies.