Online courses? What a great idea! We have all seen the commercial, a young woman standing there in pajamas, telling us how easy it is to complete a degree at home. Sounds too good to be true? It can work if you are a self starter, have time management skills, enjoy reading and have computer skills. Today students are busy with family, work and can’t get to campus for class because of time constraints.

In online courses, like other classes, you are responsible for achieving the assignments in the time frame given. Your major resources are a computer, computer skills and access to an online service which are necessary for communication with the school and instructors.

Choose a school or community college that is reputable and that will transfer the credits to a higher level school or university. Evaluate the cost at several schools; most find that an area community college will win the price option. A course you enjoy would be a good fit to try first. If you struggle in that subject area and may need tutoring, the classroom may be the best option. Consider the time you have to devote to the class work, scheduling of assignments and online class discussion boards.

Many students need the classroom experience as stimulation to learn more; first, reading the assigned material, second, listening to the lecture and taking part in the classroom discussion and third, starting or joining a study group to prepare for exams. Most “brick and mortar” schools have tutoring options, student activities and student support services that assist students. Let’s face it, there is an element of fun in learning and a feeling of ‘belonging’ in classrooms.

Whatever you choose, find the one that fits your lifestyle and definitely your budget!

FINANCIAL AID REMINDER

If you’re considering starting school anytime between now and the summer of 2011, and haven’t filled out a federal financial aid application (FAFSA) yet, you should do it right away. Simply call (319)433-1230 to make an appointment with an EOC advisor and we’ll help you complete it. Also, keep in mind that beginning January 1, 2011 you can submit your FAFSA for the 2011-2012 school year which begins next fall.

—Sydney J. Harris
Tytania had big plans for herself but she was at a crossroads on which route she would take to get them accomplished. She had been to college before, but was starting to feel like she was going and just accumulating credits. She wanted to pursue a career in the medical field and wanted to do so quickly. She looked into the popular nursing program at Hawkeye Community College, but the waiting list was at least one year long. Tytania was not sure what she was going to do, but whatever it was it needed to happen now.

Tytania heard about the UNI-TRiO Educational Opportunity Center from a friend and she called to schedule a meeting with a counselor. Not sure what would come out of the appointment, Tytania knew for certain she needed career exploration assistance. Tytania was hopeful this would be where things were going to change and she was about to make things happen in her life in a major way.

The EOC program assisted Tytania with researching medical programs in the area that were high in job placement rate after graduation. Tytania’s eye caught the Surgical Technology Prep program to become a Surgical Tech Prep Nurse. Surgical Technologists are among the top 50 occupations with job openings in Iowa. Tytania was intrigued by this information and immediately decided this is what she wanted to do. With the assistance of an EOC counselor Tytania was accepted into the program for Fall 2009 and graduated Summer 2010.

Hawkeye Community College and Kirkwood Community College partnered to offer this program to students. General education courses were offered at Hawkeye and surgical tech courses were available through Kirkwood. Tytania commuted to school over 50 miles daily to attend the internship portion of her program for many months. In 2010, she successfully completed the program earning an Associate in Applied Science degree with a 3.6 cumulative GPA.

Not even a month later, Tytania was offered a job at the University of Iowa Hospitals and Clinics where she now works. In their new home, Tytania and her two daughters are now residents of Iowa City. Tytania’s efforts academically have been rewarding both personally and professionally.

Tytania’s story puts true meaning to “You can do whatever you set your mind to do.” She is now reaping the rewards of placing value in attaining an education to go forward in life. Her story shows how the UNI EOC program contributes immeasurably in assisting individuals in doing so.

“Don’t ask what the world needs. Ask what makes you come alive, and go do it. Because what the world needs is people who have come alive.”

—Howard Thurman
The decision to attend college is not always an easy one. There are many things to take into consideration. What college to attend? What type of college to attend? What to study? The list goes on and on. Once those questions have been answered it’s all downhill …right? Wrong! Now the challenge really begins. Every student regardless of what college has been decided on must now figure out how in the world they are going to pay for that college education.

It’s very important for students to know all of their options. When most students are asked how they are going to pay for college there are common answers. The first answer is usually “financial aid.” Financial aid is a term used to describe federal or state issued aid. This can include grants, which are gifts usually based on need that do not have to be re-paid. Students with financial need may also qualify for the Federal Work Study (FWS) program. These students are provided part-time jobs that will assist in paying for their education costs. Financial aid includes federally guaranteed student loans, which are low interest loans that must be re-paid over time. Additionally, students may apply for student loans from private banks or financial institutions. These loans usually have a variable rate, require credit checks and may not offer the benefits of federal student loans.

That is usually where the conversation ends regarding ways to pay for college. The fact is there is another great option that is sometimes overlooked by many students. Scholarships! A scholarship is money that is gifted to the student to assist with college expenses that does not have to be re-paid. If it sounds like free money, that’s because it is! Scholarships can be merit based, meaning a student must meet/exceed a minimum standard set by the issuing sponsor. This may include academic requirements, community involvement, references and recommendations. Other scholarships can be based on financial need. Many scholarships will require a combination of both merit and need. Scholarships are offered by colleges/universities, private companies, religious groups, employers, and professional/social groups.

There are some basic tips for searching for scholarships.

1. **Do Not pay any money to search for scholarships.** There are many free resources that are available for students.

2. **Use all resources.** Look for scholarships locally, statewide, nationally and at the college/university you would like to attend. The internet is a great resource for searching.

3. **Avoid scams.** Never give out credit or banking information. There are no “guaranteed” scholarships. Avoid unsolicited scholarships. For additional tips for avoiding scams visit: [www.ftc.gov/bcp/edu/microsites/scholarships](http://www.ftc.gov/bcp/edu/microsites/scholarships).

4. **Be organized.** Keep clear notes on requirements, the application submission dead line, disbursement date, and which scholarships you have applied for.

5. **Apply, apply, and apply!** Many students make the mistake of only applying for 1 or 2 scholarships. You should apply for as many scholarships as you are eligible for and have time to apply. If your financial aid package is not enough, continue to apply for scholarships.

There are many ways to pay for college and most students will use multiple sources. With a little hard work and persistence, there could be free money in your future. Free money it the best kind there is!

*See Page 5 for Helpful Scholarship Websites!
A new procedure is in place allowing Iowa students to use a single process to apply for six state-administered financial aid programs. Previously, each required a separate application.

Now, the Iowa Financial Aid Application replaces them and handles more than $7 million of aid for Iowa College Financial Aid Application. The six scholarship programs covered by the application are: the Iowa National Guard Educational Assistance Program (NGEAP), the All Iowa Opportunity Foster Care Grant, the Education and Training Voucher, the Robert C. Byrd Honors Scholarship, the All Iowa Opportunity Scholarship and the Terry E. Branstad Iowa State Fair Scholarship. The application uses a screening process to make sure students do not miss out on possible aid and apply for every state aid program a person may be eligible to receive. The application is available online at www.IHaveaPlanIowa.gov.

When you complete the Iowa application, it does not replace the FAFSA (Free Application for Federal Student Aid), which is still required for need-based state programs including the Iowa Tuition Grant, Iowa Grant, Iowa Vocational-Technical Tuition Grant and the Barber and Cosmetology Arts and Science Tuition Grant. The FAFSA is also used for federal loans, grants, and work study programs. Now an optional link is provided to help you start your state application for Iowa state-based financial aid from the FAFSA website.

You can receive assistance in completing this process by working with a counselor in the Educational Opportunity Center program. An EOC counselor can inform you of the deadlines and is a great resource to get a comprehensive look at all the funding for which you may be eligible.

Call us for an appointment today at (319)433-1230!

“NOTHING IS IMPOSSIBLE.
THE WORD ITSELF SAYS I’M POSSIBLE”
—Audrey Hepburn

“Success is to be measured not so much by the position that one has reached in life as by the obstacles which he has overcome while trying to succeed.”
—Booker T. Washington

FREE Services Provided by the EOC

- Referrals to GED Classes
- Career Planning & Counseling
- Help in Completing Admissions Applications
- Help in Applying for Financial Aid
- Assistance with College Transfer
- Help in Resolving Student Loan Defaults
- Scholarship Information
If you are a traditional student who has recently graduated from high school or who has recently taken some college classes, summer courses may be for you. If you are a nontraditional student who has been out of school for a period of time, who may be presently employed on a job, and/or has family responsibilities, you may want to consider a fall start to more successfully begin your college experience.

A major difference between summer courses and fall courses is the length of time during which they are offered. Summer courses are compacted into eight-week sessions. This makes the study process more intense due to the shorter sessions. An advantage for the summer courses is that you can focus more on the course you are studying.

Fall courses are offered during a sixteen-week semester. These courses and this time frame seem to be better suited for students who have not recently been in school, who may have had grade problems, or who may need a slower pace of study. Also, the atmosphere of the fall term seems to be a more traditional time to be enrolled in classes. So whenever you start, furthering your education is a good choice!

Scholarship Websites

http://www.icansucceed.org
http://www.fastweb.com
http://www.finaid.org/scholarships
http://www.scholarships.com
http://www.studentscholarshipsearch.com
http://www.studentscholarships.org

Call EOC Today for Assistance with Your Scholarship Search!

EOC Staff

Robert L. Smith, Jr., Director
Kathy Martin, Assistant Director
Nickole Dillard, Senior Educational Counselor
Constance McGovern, Educational Counselor
Shateisha Bruce, Educational Counselor
Kelli Beener, Educational Counselor
Tammy Hook, Secretary
Joan Hovey, Clerk

The University of Northern Iowa

Educational Opportunity Center

Educational Opportunity Center ■ 800 Sycamore Street ■ Waterloo, IA 50703-4730
Web: www.uni.edu/eop/eoc ■ E-mail: Educational-Opportunity-Center@uni.edu ■ Phone: (319)433-1230

The Educational Opportunity Center is funded by a grant from the U.S. Department of Education and is administered by the University of Northern Iowa. It is part of the U.S. Department of Education’s TRiO family of programs.