

**Educational  
Opportunity Center**

**Fall**

**2013**

**Inside this issue:**

Student Achievement Luncheon 1  
Live Like a College Student 2  
Meet Lovely Henderson 3  
Federal Aid Changes 3  
Work Study 4  
Meet Monica Bass 4

**2013 Student Achievement Luncheon**

On Friday, June 21, the Educational Opportunity Center of the University of Northern Iowa held its Annual Student Achievement Luncheon at the UNI-CUE. The event celebrated the successes of the EOC participants who have held a 3.0 GPA or higher during the academic year. The theme of the Achievement Luncheon, "Journey to Success," focused on success as a continuous journey toward personal, academic, and career goals.

At the luncheon, key note speaker Dr. Dwight C. Watson, Dean of the College of Education at the University of Northern Iowa, addressed participants about both encouragers and discouragers on the road to academic success.

The event also featured former and current Educational Opportunity Center participant speakers. The first speaker was Sherman Wise, Marketing Director for Wellmark Blue Cross Blue Shield, who overcame his fears, earned his GED and was accepted to UNI. Sherman then received a full-ride scholarship for the last two years of his bachelor's degree and for his master's degree.

Other guest speakers were Elizabeth Torres-Herrera, a Mexican immigrant, and Melissa



Dr. Dwight Watson congratulates an EOC participant.

Harding. Elizabeth attends Hawkeye Community College, works at Veridian and is scheduled to graduate next summer. Elizabeth is considering furthering her education at the University of Northern Iowa. Melissa began working toward her associate degree at a community college, then transferred to UNI and received a scholarship. After a setback in life, she left college but has now returned to finish her bachelor's degree in social work.



EOC participants who held a 3.0 GPA were honored with a certificate and luncheon to celebrate their academic success.

**EOC Staff:**

- ◆ Robert Smith Jr.-Director
- ◆ Kathy Martin-Asst. Director
- ◆ Nickole Dillard-Sr. Educational Counselor
- ◆ Constance McGovern-Educational Counselor
- ◆ Monica Bass-Educational Counselor
- ◆ Lovely Henderson-Educational Counselor
- ◆ Tammy Hook-Secretary

319.433.1230

[www.uni.edu/eop](http://www.uni.edu/eop)

## Live Like a College Student

The EOC counselors have a goal of helping their students understand the conservation of student loans. The less borrowed the fewer financial burdens there will be when you leave school!

Here are some tips to assist you in stretching your money while in school.

1. See your EOC counselor as soon as possible in the beginning of the new year to accomplish your FAFSA. EOC counselors are trained in all changes of the FAFSA before January 1<sup>st</sup>.
2. Understand your financial aid package by examining the terms of each grant, loan and scholarship.
3. Borrow the minimum amount possible and leave school with as little debt as possible.
4. Keep all financial documents, including financial aid reports, in a safe, organized place that is easily accessible.
5. Look for scholarships and other sources of income. Watch out for scams and be careful with sharing your personal information.
6. In order to be successful in school, make it your priority or your first job. Manage your time carefully.
7. Look for a job that will be flexible, and "college friendly," based on your school schedule
8. Remember there are needs and wants; prioritize your needs.
9. Take advantage of student discounts.
10. Learn to cook. Search budget meals online and find one pot dinners that can stretch for more than one meal.
11. Make coffee at home and buy basic coffee when away from home.
12. Individual cans and bottles are expensive; buy in bulk.
13. Instead of eating out, have friends over for games and share the cost of pizza.
14. Gifts can be a photo or homemade items. Relatives and friends know you are in school and would appreciate what you can give. Be frugal.
15. Walk, bike, and take the bus whenever possible. Gas, upkeep and insurance can wreck a budget.
16. Avoid credit cards. Some companies make it sound so good and love to solicit college students. Avoid them!
17. Have one credit card issued by your credit union or bank that you trust. It is to be used only in an emergency.
18. Shop the sales for clothing.
19. Utilize the campus library rather than buying books and magazines.
20. If you smoke, kick the habit! It will save money and your lungs!

University of Northern Iowa. Financial Aid. (2013) Retrieved July 26, 2013, from <http://www.uni.edu/finaid/live-like-a-student> <http://www.cashcourse.org/unifinancialaid//categories/financial-basics/overspending/25-tips-to-stretch-your-dollars>



“Education is the most powerful weapon which you can use to change the world.” -Nelson Mandela

## Meet Lovely Henderson



The Educational Opportunity Center welcomes Lovely Henderson to our staff as an Educational Counselor. Lovely is originally from Fort Dodge, Iowa and obtained a Bachelor's Degree in Criminology with a minor in Sociology from the University of Northern Iowa. During her time at UNI, Lovely became involved in several different campus functions. She was a member of Ethnic Student Promoters, Black Student Union, Minorities in Teaching, Student Support Services and the McNair Scholars Program. She enjoyed participating in campus activities as it allowed her to network and meet different people from all walks of life.

Upon graduation from college, Lovely began working as a Substance Abuse Counselor at the Area Substance Abuse Counsel in Cedar Rapids, Iowa and went on to become the Assistant to the Director at Eastside Ministerial Alliance. She later transitioned into a Family Therapist position for Mid-Iowa Family Therapy Clinic for about four years.

Lovely's family consists of her husband of four years, DeMaris Sr., and two children: DeMaris Jr. 7 years old and Amara 3 years old who occupy most of her free time. Between wrestling, baseball, gymnastics, flag football, and mommy time, her schedule is full. She does enjoy socializing and planning fundraisers with her sisters of the Xclusive Rollers Social Club.

Lovely states what she likes most about working at the EOC is helping others to achieve their educational goals as she believes, "A mind is a terrible thing to waste." (United Negro College Fund). She stated, "I like helping people bring their ideas and aspirations together to accomplish their educational goals. At EOC, the sky is the limit to what someone can do when they put their mind to it."

When asked if she has a favorite quote that inspires her, she quickly responded with her favorite Biblical verse, "To whom much is given, much is required," Luke 12:38. Lovely is motivated to help others achieve their goals. You can reach her by calling 319-433-1230.

## Changes to Federal Student Aid

The Federal Student Aid Program has always been a program of changes. Due to legislative changes there are a number of new requirements for federal student aid that became effective July 1, 2012. Some of these changes may have an impact on your current and/or future eligibility. They include the following:

### Eligibility of Students Without a High School Diploma

Students enrolling in higher education for the first time on or after July 1, 2012 must have a high school diploma or a recognized equivalent such as a General Educational Development certificate (GED) or a home school education in order to qualify for federal student aid.

### Expected Family Contribution

The income amount that is used to determine whether a student qualifies for an automatic zero (0) Expected Family Contribution (EFC) is \$23,000. (When you complete the FAFSA you receive an EFC, which is a number used to determine your federal student aid eligibility.)

### Federal Pell Grant-Duration of Eligibility

Once you have received Pell Grant for 12 semesters or the equivalent of 12 semesters you are no longer eligible for additional Pell Grants beginning with the 2012-2013 school year. Equivalency is calculated by adding the percentage of your Pell eligibility that you received each year to determine whether the total exceeds 600%. For example, if your maximum Pell eligibility for 2011-2012 was \$5,000, but you only received \$2,500 because you were only enrolled one semester, you have used 50% of your eligibility. If your maximum Pell eligibility for 2012-2013 was \$3,500 and you received \$3,500, you received 100% of your eligibility for that year. For the 2 year period you have received 150% of your lifetime limit of 600%.

### Direct Student Loan Changes

Direct Student loans are no longer eligible for an interest subsidy during the six-month grace period. This provision does not eliminate the interest subsidy for while the borrower is in school or during eligible deferment.

Graduate and professional students are no longer eligible for subsidized loans.

You can also visit [www.studentaid.ed.gov](http://www.studentaid.ed.gov) for additional information.



## Work Study: What is it?

Federal student aid includes grants, loans and work-study.

Work-study helps students with financial need; earn money to pay for college or career school.

Undergraduate or graduate students with work-study jobs will work part-time on or off-campus while enrolled.

It is administered by schools participating in the Federal Work-Study Program. The school's financial aid office will have more information, if they participate in the program.

Each participating school may have an application designed to assist them in placing students.

Federal Work-Study tries to emphasize employment in civic education or relate it to your course of study.

Like all funding, the early bird gets the worm! Get your FAFSA completed as soon as possible after the first of the year.

You can earn at least federal minimum wage or more depending on the type of work and the skills required.

The work-study award depends on when you apply, your level of financial need and your school's funding level. The amount you earn cannot exceed your total Federal Work-Study award.

When assigning work hours, your employer or your school's financial aid office consider class schedule and academic progress.

For more information, ask your school's financial aid department or reference:  
[www.studentaid.ed.gov/types/work-study](http://www.studentaid.ed.gov/types/work-study)

**Students who work part-time while in college tend to earn higher grades**

## Meet Monica Bass



Monica Bass-Educational Counselor

The Educational Opportunity Center welcomes Monica Bass to our staff as an Educational Counselor. Monica is originally from Cedar Falls, and obtained a Bachelor's degree in Education from the University of Northern Iowa. She successfully balanced school, work, and kids while studying at UNI.

Monica's family consists of her three children: Olivia 11, Daniel 8, and Andrew age 6. Most of her free time is full of children's activities: baseball, volleyball, soccer, flag football, and swimming lessons. She does enjoy volunteering at Orchard Hill Church where she is active in the Children's Department, and in her children's classrooms.

Monica most enjoys assisting EOC program participants in attaining their educational goals. "I am able to assess where each person is at, create attainable goals, and then an action plan for them to follow to reach those goals. When people walk through our doors they are lost, confused, or aren't sure of the steps that they need to take to get into school. I am able to educate them on the processes and assist them in any way that they feel they need."

A quote that Monica keeps posted in her office is, "It's a lack of faith that makes people afraid of meeting challenges, and I believed in myself" —Muhammed Ali. You can reach Monica by calling 319.433.1230.

UNI Center for Urban Education  
800 Sycamore Street  
Waterloo, Iowa 50703-4730

Phone: (319) 433-1230

Fax: 319-433-0160

Email: Educational-Opportunity-Center@uni.edu

We're on the web!  
[www.uni.edu/eop/  
educational-opportunity-  
center](http://www.uni.edu/eop/educational-opportunity-center)



EOC offices located in UNI-CUE. Come to the EOC today!

## EOC: A Tradition of Service

The Educational Opportunity Center program has provided quality service to the Cedar Valley area since 1988. EOC is sponsored by the University of Northern Iowa and funded by the U.S. Department of Education to recruit and assist 2000 non-traditional students with obtaining a secondary and/or postsecondary education. The EOC program provides a wide range of comprehensive service to the participants. However, our primary focus is assisting students with the admissions and financial aid process, providing career and academic counseling, and assisting students with rehabilitating defaulted student loans. We also work closely with various community service agencies to assist our clients with other needs.

All of the services provided by the EOC program are free. In order to qualify for services, you must be 19 years of age or older and not have a completed baccalaureate degree, and live within the following counties: Black Hawk, Bremer, Buchanan, Butler, Chickasaw, and Tama. If you or someone you know has a desire to obtain a secondary and/or post-secondary education, call us for an appointment. We will be happy to assist you.

## Office Hours

Monday-Friday: 8:00am-5:00pm

### Summer Hours

Monday-Friday 7:30am-4:30pm

## Actually Do

The results you achieve are not based on what you plan to do or what you say you'll do. Your results come from what you actually do.

The realizations and excuses you make will not add any value or quality to your life. Your actions are what truly make a difference.

To get where you wish to go requires more than just talking about it. To get where you wish to go requires focused sustained effort.

And the great thing is you're perfectly capable of making whatever effort is necessary. You must simply choose to actually do it.

No one can reach real fulfillment on your behalf. The life you experience is the life you create.

There are so many possibilities to choose from, and so many opportunities to make life great through the actions you take. Now is the moment to actually do it.

-Ralph Marston