The University of Northern Iowa Educational Opportunity Center (UNI-EOC) recently was refunded for five years, from 2011-2016, for $437,266 per grant year from The U.S. Department of Education. The funding falls under Title IV of the Education Act of 1965 and is part of the TRiO programs. The UNI-EOC is one of 128 grantees awarded a five-year grant to provide college admissions counseling and information to qualified individuals.

The grant will enable UNI-EOC to continue providing free academic or career counseling and assistance to qualified individuals. Two-thirds of the adults served in the program must come from low-income families, where neither parent graduated from college. Program services include college admission assistance, financial aid assistance, workshops, help resolving defaulted student loans, counseling for identifying financial aid options, and money management education. The center provides help to 2,000 prospective students annually, many of whom are first-generation college students ready to pursue higher education. The services are all free.

Of significance, the UNI-EOC project wrote for the competitive priority in addressing the needs of the military-connected students, veterans, members of active duty, and spouses of active-duty service members. The program has collaborated with numerous community agencies and organizations in order to fulfill its mission of assisting adults who wish to pursue higher education in the area.

The EOC staff wishes to thank all our community agencies and partnering colleges that have helped us to be successful through the years. We also want to extend our appreciation to UNI President Ben Allen, Executive Vice President and Provost Dr. Gloria Gibson and Dr. Dwight Watson, Dean of the College of Education and various members of our host institution, the University of Northern Iowa, for their continued support of the UNI-EOC program.
Going back to school as an adult can be very intimidating! When I made the decision to attend college as an adult, my first concern was the care of my children because their needs were my first priority. My second concern was fitting in time for studying, reading, and writing. Some adult learners are hesitant to return to school because their first attempt resulted in a low GPA, but this does not mean you can’t go back to school. You are one of many others whose “life got in the way” five, ten or more years ago. You have changed and now are empowered to successfully complete that degree or program. Let’s look at some of the things to consider in preparing for school.

1. **Childcare**: Many adult students are parents, so finding a great place to leave children while in school is a priority. Finding an alternative for sick children is also imperative. Talk with your school counselor or Educational Opportunity Center counselor for some ideas and resources.

2. **Time Management**: Many schools offer evening and weekend classes to adapt well to those who work and have a family. Some students prefer to attend part-time and some colleges offer courses that are of a shorter duration than 16 weeks. Juggling family, work, and school can be accomplished with lists and scheduling. Making a calendar or duty roster can assist you in delegating tasks to family members who have the skills to help with household responsibilities. Also, the internet has many sites on time management techniques for students - happy hunting!

3. **Transportation**: You may have a plan to get to and from classes, but look at the alternatives. Just in case that car fails or your BFF quits, find out about bus routes or ask relatives and friends if they may be available to help you.

4. **Skills**: Worrying about your skill level will only instill doubt in you, so replace that uncertainty with information about classes in the community that will raise your level of knowledge in the area you are concerned. Your EOC counselor can help you discover the college and community resources that have skill and tutoring opportunities to offer.

5. **Transcripts**: Does it cost for an official transcript from your high school or past institution? Find out if there is a bill at the school and the whether or not the transcript will be withheld until paid.

6. **Loans**: If you have attended school previously, you may have to check on prior student loans and their status. You are not alone in this endeavor because your EOC counselor is available to assist you - and we have the digits to all the right places!

There are many items on the EOC College Checklist to prepare you for admissions and financial aid. The above are a few that we don’t always discuss, but can assist an adult student in becoming successful. The EOC is here to make your transition more comfortable. Start with us!

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**To accomplish great things we must not only act, but also dream; not only plan, but also believe.**

Anatole France, 1844-1924
Completing the FAFSA
The financial aid process begins with the FAFSA (Free Application for Federal Student Aid). The FAFSA is the application used to determine eligibility for federal, state, and institutional awards, such as loans, grants, and work study. The best way to fill out the FAFSA is online with an EOC educational counselor. The only additional applications students may want to submit to colleges are those for specific institutional scholarships. All U.S. citizens and permanent residents with proper documentation are eligible to apply with the FAFSA. As long as a student is enrolled at least half-time (usually 6 hours as an undergraduate) and is in a degree-seeking program, they will be eligible for some financial aid, based on their FAFSA.

Monitoring Your FAFSA Status
Once you have submitted your FAFSA, you will receive an email from The U.S. Department of Education confirming that your FAFSA was received and will be forwarded to your college(s) of choice. The most effective way to determine if the college(s) received your FAFSA is to monitor your student homepage.

Receiving Notification of Awards
Once the institution has received a student’s FAFSA information and submitted any required verification documents, the college will offer the student an award. Since email is the most common mode of correspondence, colleges generally send students an email to their college email account letting them know what awards they are eligible for. Students can then view their awards and respond - i.e. they can accept or decline the awards offered, or reduce the amounts of loans offered and complete a partial loan request form.

Completing Requirements
Other than applying for the FAFSA, students must sometimes complete other program-specific requirements to receive their financial aid. Loan programs require that promissory notes be signed and loan entrance counseling be completed.

Receiving Aid
As long as all these requirements have been met, the college will be able to release funds to the student. Financial aid funds go to pay university debt first (such as tuition, fees and books) first, and then any excess funds are sent to the student.
Meeting With Your Academic Advisor

By Shateisha Bruce

One very important relationship to build on throughout college is the relationship you have with your advisor. As a student, you will definitely want to take advantage of his or her availability to show you how to succeed. It is all too common that students are taking classes they do not need to finish their program or students are finishing AA degrees and want to obtain bachelor’s degree but have not been properly prepared to pursue the next level of schooling.

A successful advisor-advisee relationship begins with YOU. A few times a semester, meet with your advisor just to make sure you are doing what you need to accomplish the goals you have set for yourself. If you want to transfer to a university after attending a community college it is important to state that. It would be important for your advisor to know this so that you are not in a technical program at the community college. Many students who decide to return to school after completing a technical program and working a job find that out of 64 credits earned, less than 15 are transferrable toward a bachelor’s degree.

College advisors are there to guide and encourage you throughout your educational experience. They inform you of degree requirements and help you plan a schedule so you can fulfill the requirements. Keep in mind that is a collaborative effort. You must take initiative and keep in mind that advisors can make mistakes. Whether you miss a class that is required for graduation or need another elective, it can happen. The more in tune you are with what you need to do, the more likely these errors will be caught. Verbalize and be very honest about your aspirations as a student to allow your advisor to get a clear picture of which direction to steer you. Be proactive and stay in touch with your advisor. It can be one of the best things you have ever done for yourself.

"Academic advising is a developmental process which assists students in the clarification of their life/career goals and in the development of educational plans for the realization of these goals. The advisor serves as a facilitator of communication, a coordinator of learning experiences through course and career planning and academic progress review, and an agent of referral to other campus agencies as necessary." (American College Testing Program, 1984).
Searching for College Scholarships
By Nickole Dillard

If you’re looking for a way to pay for college and would like to minimize your dependence on student loans, scholarships are a great alternative. A scholarship is money that is gifted to the student to assist with college expenses that does not have to be re-paid. Scholarships can be merit-based, meaning a student must meet or exceed a minimum academic standard set by the issuing sponsor, such as minimum grade point average (GPA). Other scholarships are awarded based on financial need for which a student would need to show proof of eligibility. This is usually done by providing income tax and/or W-2 information. There are some scholarships that require a combination of both merit and need. In addition, many scholarships will look at special attributes like disability, race, gender, community involvement, references, and recommendations. There are many scholarships out there, but it’s a matter of knowing where to look and how to look. Here are a few great places to start:

- The financial aid office at the college/university you are planning to attend. Many schools offer internal scholarships to accepted students.
- Local businesses, churches, and organizations in the community. Many offer scholarships that may not always be widely advertised.
- School counselor or advisor. These professional usually have scholarship lists and resources available year-round.
- Your current employer. Many employers offer scholarships or tuition reimbursement programs for their employees. Some also offer scholarships to family members of employees.
- Online. There are many websites that offer resources for finding scholarships online. There are also websites that allow students to complete a search to produce a list of scholarships according to information the student has entered.

Once you have found scholarships you are interested in applying for, there are additional things to consider. First, carefully review all eligibility requirements. If you do not qualify, do not apply. Second, pay close attention to submission instructions and deadlines because any small deviation from the rules can result in disqualification. Third, avoid being scammed. You should never pay to apply for a scholarship if it sounds too good to be true; chances are, it is. For additional tips on avoiding scams or if you think you have been scammed you can contact the Federal Trade Commission at [www.ftc.gov](http://www.ftc.gov).

There are many scholarships out there. It will take some searching and patience to find them, but they are out there! The Educational Opportunity Center (EOC) does offer free scholarship search assistance for students who meet program eligibility requirements. For more information or assistance, contact the EOC office at (319)-433-1220.

National Scholarship Resources & Websites:

- [www.scholarships.com](http://www.scholarships.com)
- [www.fastweb.com](http://www.fastweb.com)
- [www.finaid.org](http://www.finaid.org)
- [www.karmee.com](http://www.karmee.com)
- [www.gocollege.com](http://www.gocollege.com)
- [www.collegeanswer.com](http://www.collegeanswer.com)

Scholarship Writing Tips through College Board & College Answer:

The Future Direction of Jobs
By Kelli Beener

What is the future job for you? A question to consider, for your own future, is whether you want a job or a career. Another question is whether a job can become a career. In the present economy, most people seem to be willing to take any job to earn money for food, clothing, and housing. However, there still seems to be an opportunity to begin a career in today’s economy.

What is the future of the job market and/or career market? According to present predictions, there will be many jobs available in healthcare. One support for this prediction is found in, “9 Things to Know About the Job Market of the Future,” which says that, “health care will be the energizer bunny of hiring.” “The Inside Job (usnews.com).” There will be a need for more people to take care of the medical records, because people are living longer, as well as a need for health care workers, nurses, and doctors. According to “25 Best-Paying Jobs for Women,” several kinds of health care professionals are included: pharmacists, physicians and surgeons, nurse practitioners, physical and occupational therapists, medical scientists, and registered nurses. As you look at your future in the career market, you will want to consider the direction of where the jobs are, and what they provide in regard to salary.

According to the U.S. Department of Labor, Occupational Outlook Handbook, “Education is essential in getting a high-paying job,” which conveys the importance of getting a good education for your career direction. Also, job openings for people with an associate’s degree are expected to increase 19 percent over the next eight years according to “Help Wanted; Educating Yourself for the Future – Employment Trends from 2008-2018.” The time, energy, and money you will invest in your higher education is sure to help you in the career market.

References
http://msn.careerbuilder.com/Article/MSN-2965-Salaries-Promotions-25-best-paying-jobs
“9 Things to Know About the Job Market of the Future,” The Inside Job (usnews.com), March 15, 2012.

Every great dream begins with a dreamer.
Always remember, you have within you the strength, the patience, and the passion to reach for the stars to change the world.
Harriet Tubman
EDUCATIONAL OPPORTUNITY CENTER

Program Services:
- Free program to those who qualify
- Referrals to GED classes
- Career planning and counseling
- Admissions Assistance
- Financial Aid Assistance
- Assistance with college transfer
- Help resolving defaulted student loans
- Scholarship Information
- Money Management

University of Northern Iowa’s Educational Opportunity Center in conjunction with Family Management Credit Counselors is offering on May 19, 2012 a free three hour educational workshop held at UNI-CUE titled, “Your Money, Your Life, Your Success”

Time: 9:00-12:00 p.m.
Cost: Free, but must register
Call to Register (319) 433-1230

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The secret of getting ahead is getting started.
Sally Berger

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