



OCTOBER 2017 NEWSLETTER

VOL. XXXIV NO. 4

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Conference Starting Location!

Sunday October 28th: The Opening Session is a short walk from the conference hotels, in the historic State Theater at 121 Alvarado Street, amidst local shops. There will be Conference Center staff all along the route to point you in the right direction.

STAY CONNECTED THRU SOCIAL MEDIA



President's Update



Daniel Reed
CASFAA President
Director of Financial Aid
San Diego Christian College

Hello CASFAA members,

Welcome to the 2017 annual conference! I hope that this event helps you to connect with others, learn to do your daily work more efficiently and effectively, and discover how you can act to impact change. There are many connections that spurred from the "Finding Your Voice" theme, including the initial keynote speaker, our charity Global Majority, specific sessions from our state and federal issues VPs, and my own session on "Crafting your message". I invite you to take advantage of at least one of these opportunities to engage in advocacy, as we strive for better policies, practices, protections and potential. Great things are coming, we just need to push them in the right directions!

This has been a challenging year with CASFAA. We have seen some great training events, and our advocacy initiatives at work at the state and federal level. The roles within the Executive Council were challenged, as job changes and life circumstances took priority over volunteer involvement. Yet, CASFAA remains strong, fiscally and physically. We owe this to the council members and volunteers who gave their time to keep processes moving, to ensure successful training events (like this very conference), who pushed forward when others could not. I could not have made it through this year without you; thank you for dedicating part of your lives to this organization.

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CASFAA Newsletter

VOLUME XXXIV, ISSUE 4

CASFAA News is an official publication of the California Association of Student Financial Aid Administrators and is available on the website four times a year.

EDITORIAL POLICY

Opinions expressed in this newsletter are those of the authors and not necessarily of the Association, or of the institutions or employers represented by the authors.

CASFAA Newsletter Editor

Daniel Roddick, Loan Resource Advisor
University of California, San Francisco

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CASFAA NEWS

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2017 CASFAA Conference



President's Update cont'd.

You, too, can be part of this great team of people, working together across segments, working for the common good. Don't wait, ask someone with an Executive Council ribbon while you are here how to get involved. Stop by the CASFAA booth in the vender section to see what volunteering could look like for you. And don't stop until you can find your place to engage, connect, promote change.

Thank you for the opportunity to be your president. I'm confident that Anita will do great things as she steps into this role for next year!

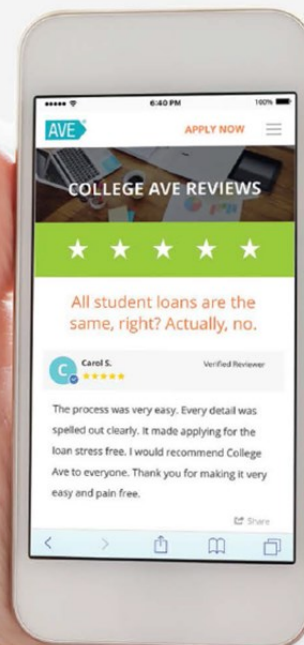
Sincerely,
Daniel Reed

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Ciel Senechal at csenechal@collegeave.com or (562) 826-7636.

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2018 CASFAA Executive Council

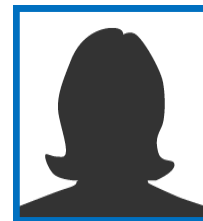
It is a great honor to announce the election results for the 2018 Executive Council. Congratulations to our colleagues who have volunteered and been selected to represent CASFAA next year!

(Open positions: Treasurer, Secretary, GP Member at Large. In elections: Access & Diversity)

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Anita Kermes
CSU, Sacramento



President-Elect
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Adtalem Global Ed



Past-President
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San Diego Christian College



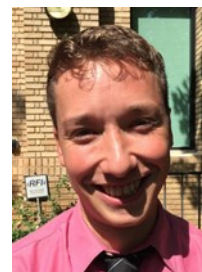
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Unitek College



Treasurer position
Secretary position
[will be appointed]



UC Segment Rep
Daniel Roddick
UC San Francisco



Treasurer-Elect
Yuliana Sandoval
Antelope Valley College



CSU Segmental Rep
Saúl Ramirez
Cal Poly Pomona



CASFAA Conference Scholarship Winners!

A high-five to this year's conference scholarship winners.

California Community College,
TeDreanna Spears,
College of the Desert,
Senior financial aid specialist

University of California,
Ricardo Buenrostro,
University of California, Davis,
Financial Aid Officer 2- Supervisor

California State University,
Courtney Newman,
California State University Northridge
Financial Aid Counselor

Access and Diversity,
Corina Ledezma,
California College of the Arts,
Financial Aid Counselor

Independent College/University,
Myron McDonald ,
La Sierra University,
Financial Aid Counselor

Proprietary College/University,
Maria Cheteboune,
The Los Angeles Film School,
Financial Aid Processor

2017
CASFAA
Conference



Finding Your Voice



Mark Kantrowitz
VP of Strategy
Cappex.com

How to Improve College Success for Single Students with Children

Students who are single parents are much less likely to graduate than other undergraduate students. They also graduate with more student loan debt. Yet, there are several simple solutions that can help them to succeed. The number of students who are single parents is growing and they are disproportionately first-generation college students. It is increasingly important to address the needs of these students.

Lower Graduation Rates

Of students seeking a Bachelor's degree, only about a fifth of students who are single parents will graduate with a bachelor's degree within six years, compared with two-thirds of students who are not single parents, based on data from the 2009 follow-up to the 2003-04 Beginning Postsecondary Students longitudinal study (BPS:04/09). They are three times less likely to graduate. Graduation rates also are lower for certificates and associate's degree programs, as illustrated in this table.

Graduation Rates by Degree program 2003-04	Not Single Parent	Single Parent
Certificate	54.6%	46.2%
Associate's degree	18.8%	12.0%
Bachelor's degree	64.2%	21.0%

More Debt at Graduation

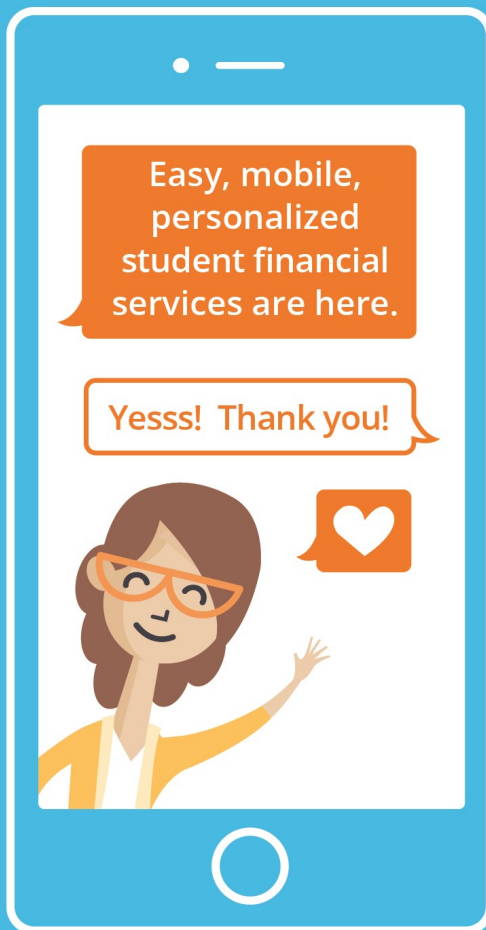
The students who are single parents also are more likely to graduate with student loans, if they graduate. Of students who are single parents who graduate with a bachelor's degree, about seven in eight graduate with student loans, compared with two thirds of other students, based on data from the 2011-12 National Postsecondary Student Aid Study (NPSAS:12).

Percent with Debt at Graduation 2011-12 NPSAS	Not Single Parent	Single Parent
Certificate	61.9%	77.8%
Associate's degree	47.2%	61.5%
Bachelor's degree	67.6%	85.0%

The amount of student loan debt at graduation also is greater than other students, especially for bachelor's degree recipients.

Average Debt at Graduation 2011-12 NPSAS	Not Single Parent	Single Parent
Certificate	\$13,053	\$13,743
Associate's degree	\$16,572	\$19,210
Bachelor's degree	\$28,841	\$34,437

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“Single Parents” cont’d.

More Likely to Work Full-Time

Almost a third (31.4 percent) of students who are single parents work full-time, compared with about a fifth (20.1 percent) of other students, based on data from NPSAS:12. Full-time is defined as working 40 or more hours per week, including Federal Work-Study jobs. Students who are single parents also are less likely to work 12 hours or less per week (38.3 percent vs. 44.6 percent).

Even though about the same percentage of students who are single parents work during the academic year as compared with other students (66.9 percent vs. 65.8 percent), the students who do work tend to work longer hours. This might be because they have children to support, with insufficient alternative sources of support.

Students who work a full-time job during the academic year are half as likely to graduate with a bachelor’s degree or an associate’s degree within six years as compared with students who work 12 hours or less per week, based on data from BPS:04/09.

Growing Number of Students who are Single Parents

The number of students who are single parents has grown rapidly over the last two decades. From 1995-96 to 2011-12, the number of undergraduate students who are single parents nearly doubled from 1.8 million to 3.5 million, as shown in this chart. As of 2011-12, more than 15 percent of undergraduate students are single parents.

Demographic Characteristics of Students who are Single Parents

Students who are single parents are much more likely to be female, low-income and first-generation college students. They also tend to be more than a decade older than traditional college students.

More than three quarters (77.6 percent) of students who are single parents are female, a total of 2,717,714. Female students are more than twice as likely to be single parents as male students (20.7 percent vs. 7.9 percent).

Two-thirds of students who are single parents are Pell Grant recipients (66.2 percent). The Federal Pell Grant is a good proxy for low-income status. Of Pell Grant recipients, about a quarter (24.4 percent) are single parent independent students, compared with 8.7 percent of non-recipients. A total of 2,319,432 Pell Grant recipients are students who are single parents.

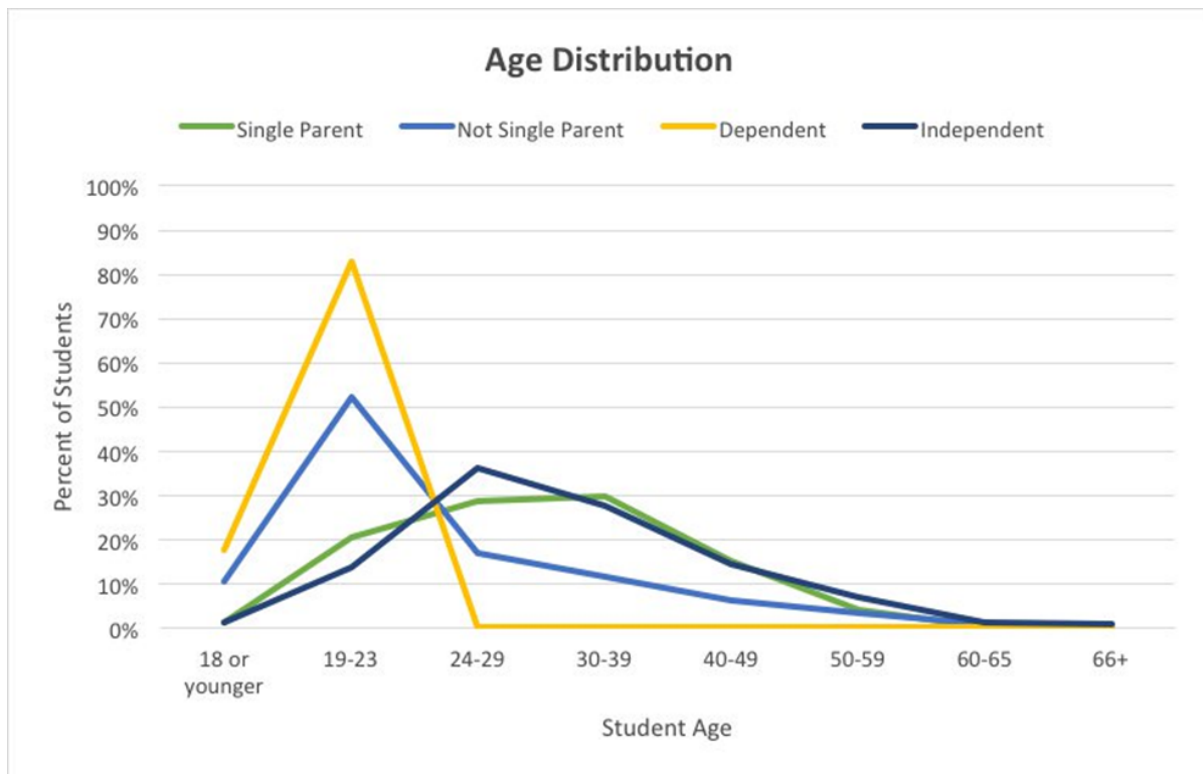
Almost four-fifths (79.0 percent) of students who are single parents are first-generation college students, with neither of the student’s parents having received a Bachelor’s degree or a more advanced degree. More than half (50.7 percent) of their parents do not have any education beyond high school.

Students who are single parents are about 11 years older than dependent students, on average, with average ages of 31.3 years and 20.1 years, respectively. But they are slightly younger than other independent students who have an average age of 32.7 years. Note that anyone age 24 or older as of December 31 of the award year is automatically considered to be an independent student.

This chart compares the age distribution of students who are single parents with that of other types of students. Students who are single parents tend to skew older, with about half age 30 or older, compared with about a fifth of other undergraduate students. The opposite trend is true in the 15-23 age range.

Enrollment Patterns of Students who are Single Parents

Students who are single parents are more likely to enroll in for-profit colleges and in associate’s degree and certificate programs. Almost two thirds (63.4 percent) of students who are single parents are enrolled in public colleges, with 48.1 percent in community colleges, compared with 7.5 percent in private non-profit colleges and 29.1 percent in private for-profit colleges.



About a third (32.7 percent) of students at for-profit colleges are single parents, compared with 13.1 percent of students at public colleges (17.5 percent of community college students) and 8.7 percent of students at private, nonprofit colleges. More than half of students who are single parents are enrolled in associate's degree programs.

Problems Faced by Students who are Single Parents

Students who are single parents face more problems than other students. Conflicts between school, home and work commitments are more intense and can interfere with their academic performance.

- They are more likely to work full-time and to work longer hours since they need to provide for their children in addition to themselves. This contributes to greater time-management challenges, since they are dealing with more demands on their time.
- A lack of reliable childcare can force them to stay home from school when their babysitter is sick or otherwise unavailable.
- A sick baby can keep the student parent up all night, affecting attention spans.
- They might be dealing with child custody issues with a former spouse.
- They might be victims of domestic violence.

They might also experience the same issues as low-income students, such problems with poverty, food, homelessness and access to health care, even if they have middle or high income.

If these challenges force the student to skip some of their classes, it prevents them from learning the material. The negative impact can be cumulative, eventually affecting their grades and perhaps forcing them to drop out of college.

cont'd from previous page.

Solutions for Students who are Single Parents

With proper support, single parents can have same graduation rates as other students. Most solutions involve eliminating potential conflicts between school, home and work life.

Support for students who are single parents should include:

- **Affordable on-campus child care.** Most colleges provide childcare facilities only for faculty and staff, and these facilities tend to be oversubscribed. Even when these facilities are available to students, the fees are unaffordable for students who are single parents. Colleges should expand their on-campus child care facilities to make them available to students and subsidize the costs for students who are single parents. They also should provide emergency drop-in childcare for students whose babysitter falls ill. Depending on the age of their children, the student's childcare needs might differ. For example, preschool children need daycare, while older children may need after-school programs.
- **Housing for students with children.** Most students who are single parents live off-campus since most colleges do not provide on-campus housing for students with children. On-campus housing usually is geared toward a transient student population. Most college dormitories have not been childproofed, making them less suitable for students with children. Many students who are single parents are homeless or lack stable housing, further disrupting their lives.
- **Transportation to/from college.** Given that most students who are single parents live off-campus, they need reliable transportation to/from the college campus. Many are living just one auto service appointment away from disaster and they don't have any alternatives if they experience car trouble. On-campus parking is expensive and parking spaces are hard to find, since most campus parking lots are oversubscribed.
- **Flexible scheduling options.** Students who are single parents might have scheduling constraints, such as needing to take classes when their children are in daycare or school. If the student must stay home to take care of their children, most classes do not provide online or video lectures.
- **Emergency student aid funds.** Many students who are single parents demonstrate a great degree of financial fragility. An unexpected expense of just a few hundred dollars can be all it takes to force them to drop out of college. Colleges should provide emergency grants and emergency loan funds.

Counseling and academic support. Students who are single parents are under greater stress and time pressure, so they need more help. Wraparound support programs and parent support groups can be helpful. Colleges also should provide social workers to help students who are single parents to apply for WIC, SNAP, TANF and other public benefit programs. Colleges also can provide parenting classes and life skills classes and workshops.

Colleges should establish grants and scholarships for students who are single parents and refer students to other sources of support. Examples include third-party [scholarships for students who are single parents](#), such as the [Patsy Takemoto Mink Scholarship](#).

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Transitions!



Cora Manuel
Co-Director of Admissions, Enrollment and Financial Aid
Pacific School of Religion

Cora Manuel has left a long career as an Assistant Director of Financial Aid at Saint Mary's College of California to be a Co-Director of Admissions, Enrollment and Financial Aid at Pacific School of Religion in Berkeley, CA. When not learning all things admissions, enrollment management and everything financial aid, she can be found at rehearsal for one of two different cover bands, or pretending to train for a half marathon, or learning how to play drums.

Wish to be featured in the Transitions section of the CASFAA Newsletter? It's a great way to announce new staff, retirements, weddings, babies on the way, eventful vacations, or promotions. Just email the CASFAA Newsletter Editor with a blurb and a pic and you'll be in the next issue!

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Sun Ow
Sr. Marketing Associate
Great Lakes Educational
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Knowing Budgeting Basics Can Help You Save and Spend Smartly

Budgeting is an important part of achieving healthy finances, and can assist your students in getting, and staying, on track of their money. In addition, it's easier than students think to implement and maintain. Whether they're just starting higher education or already on the path of repayment, learning how to properly track and budget expenses is an invaluable skill for your students' future financial success. The following are some tips you can offer them.

Why Budget?

A budget can help plan for all expenses, from paying monthly bills to bigger life changes like buying a house. Tracking anticipated income over the next few months, or even years, as well as how much of that income gets used for payments and savings ensures you'll always know when to cut back on spending, when to loosen the reins, and how long it will take to save for major goals.

- Make long- and short-term plans for a financial future
- Predict and avoid financial crises
- Live comfortably within your means

How do I Budget?

It's easiest to create a budget on a computer, either in a spreadsheet or using software. Financial Student Aid (FSA) offers a [budgeting calculator](http://www.studentaid.ed.gov) on their website, www.studentaid.ed.gov. Spreadsheets allow for easy calculation of budgets in numerous ways (e.g., monthly or yearly totals). Budgeting applications (apps) could also be a consideration; they are available to download on tablets and smartphones, providing quicker access to maintain a budget. Once you've decided how to create a budget, you can get started.

1. Start with your income. Track the amount of money coming in every month, from jobs, work study, scholarships, grants, or money given to you. When tracking income from a job, it's easiest to use the amount you take home after taxes. This is the pool of money available for the budget, so get it as accurate as possible.
2. Track all expenses—even the small things. Think of every expense for the month; use receipts or bank statements to ensure everything is accounted for.
3. Plan for all types of expenses, including savings. Don't just track obvious expenses like rent and student loans; make sure to include variable expenses like utilities, gasoline, and pet care. Also, plan for the expenses that only come up a couple of times a year like gifts, car insurance, and doctor visits, and leave some room to set aside savings; a general rule of thumb is to save 10 percent of your income. By planning for these expenses, they can be worked into monthly payments or be covered by money set aside ahead of time.
4. Use accurate descriptions. Track everything by what it is rather than where it was purchased to track later how much is spent in certain categories. Just knowing where items came from doesn't help keep track of the details of what you actually spent money on.

5. Update your budget daily. The easiest way to stay on track is to keep your budget as updated as possible as often as possible. Tracking expenses takes minimal time if done daily, and reduces the risk of forgetting something. Using a budgeting app might be a great fit to help with daily budgeting for the convenience of mobile devices like tablets and smartphones.
6. Budget monthly, not by the paycheck. This forces you to think long-term without feeling a budget is impossible to handle.

Budgeting Tips

There are a lot of ways to get derailed from a budget, but it's easy to avoid by planning as thoroughly and as realistically as possible. Here are some additional tips for budgeting.

- Set realistic goals and allow for flexibility. It'll be easier to stay motivated to stick to a budget with clear, realistic goals in mind. Also, allow some sort of reward for yourself for sticking to a budget; just ensure this gets worked into the budget right off the bat so you're not thrown off by extra spending. It's easier to work some rewards into a budget than to try to make up for excess money spent later on.
- Be honest with yourself. When first starting a budget, if you're not honest about your expenses, it's going to be hard to properly track everything. Start with your current financial situation and make adjustments after assessing where you're at.
- Pay when you can. You don't have to wait until payments are due to pay them; pay ahead instead. This applies to bills like utilities and phone bills, as well as loans. Any extra payment made on loans tackles the principal amount (i.e., not just covering the interest that accrued in the last month). Paying early not only helps juggle payments, it's also great for your credit to never miss a payment.
- Plan all aspects of spending. Don't only look at purchases; consider how you're making the purchases. Try to plan errands that don't require making unnecessary trips and make lists for the grocery store to avoid forgetting something you'll have to pick up later. Organizing as much as possible in your life can prove to be beneficial in many ways.

Budgeting is an easy way to stay on top of your finances for small things like never missing a payment to much larger decisions, such as going on vacation or buying a house. No matter your income or expenses, budgeting can help you save money and spend smartly.

Sun Ow is a Senior Marketing Associate with Great Lakes, serving schools in California, Oregon, Idaho, Alaska and Hawaii. You can reach Sun at (866)348-0710 or by email at sow@glhec.org. Additional information about Great Lakes can be found online at schools.mygreatlakes.org.

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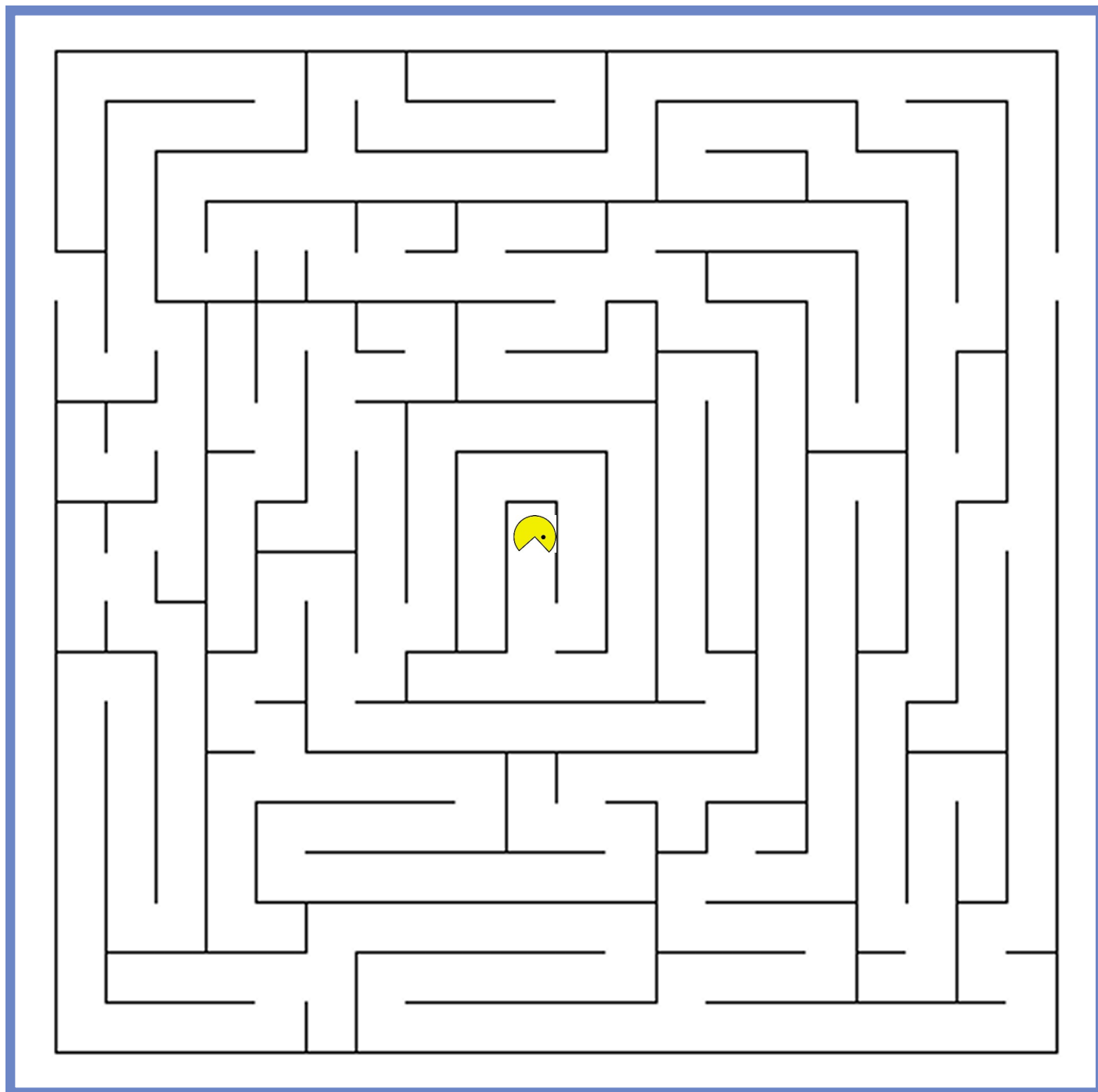
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Your Quarterly CASFAA Game Page

Can you get from the middle to one of the sides?



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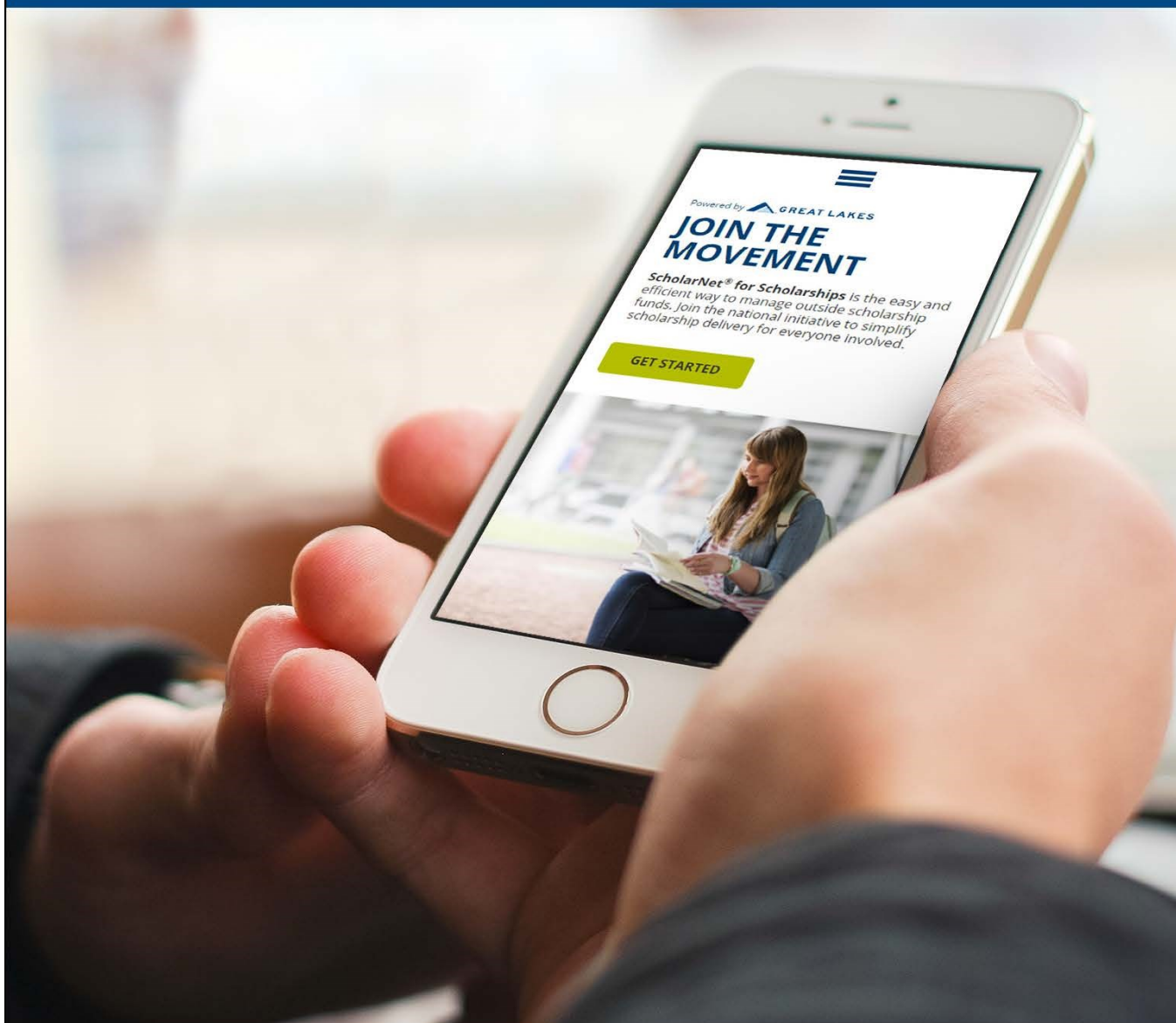
California Association of Student Financial Aid Administrators

Room Name	Room Size	Sunday, 10/29 2:45 - 4:00 PM Sessions: A	Sunday, 10/29 4:30 - 5:30 PM Sessions: B	Monday, 10/30 10:15 - 11:30 AM Sessions: C	Monday, 10/30 1:30 - 2:30 PM Sessions: D	Monday, 10/30 3:00 - 4:00 PM Sessions: E	Monday, 10/30 4:30 - 5:30 PM Sessions: F
		A1	B1	C1	D1	E1	F1
Ferrante's Bay View - Marriott (2nd Floor)	150	Administering Disbursements	2018-19 FOTW/DRT Changes	Cal Grant Payments and Reconciliation	CSAC Update	2018-19 Verification	Year Round Pell
		A2	B2	C2	D2	E2	F2
Los Angeles Marriott (Mezzanine Level)	48	Dynamic Forms 8.0, The Next Wave in Electronic Forms Solutions	Innovative Alternative Loan Solutions	Game Changing Award Letters	Automating the Exchange and Management of Outside Scholarships	Financial Aid Management Strategies: The Benefits of Outsourcing Verification	Breaking Through the Clutter - Communicating About Debt to Today's Students
		A3	B3	C3	D3	E3	F3
Portola - Portola (Level 1)	100	Communication Matters: Recognizing and Responding to Microaggressions	Direct Loan Update	SULA Update	Professional Judgment - the ED Perspective	Cal Grant Compliance Review	Practical Tools for Success
		A4	B4	C4	D4	E4	F4
Bonzai I - Portola (Level 1)	70	Trends and the Changing Landscape in Higher Education	Five Ways Student Loans Impact Credit	Sending the Right Message	NASFAA Task Force on Loan Limits: Review of White Paper	Financial Aid "Inreach" and Outreach	Cash for College: Strategies for Increasing Financial Aid Awareness, Outreach and Application Completion
		A5	B5	C5	D5	E5	F5
Bonzai II - Portola (Level 1)	70	Increasing Undocumented Student Success As Financial Aid Counselors	Serving the California Vet	One Letter, Big Results: Using Debt Letters to Encourage Smart Borrowing	No Veteran Left Behind: Lessons Learned Navigating the Complexities of the GI Bill	Building a Holistic Veterans Center and Building Funding	Basic Needs: Intersectionality, Hunger, and Homelessness
		A6	B6	C6	D6	E6	F6
Redwood - Portola (Level 3)	80	Promise Scholars: Exploring Multiyear Financial Aid Programs	EFC 101	How to Detect and Deter Federal Financial Aid Fraud	Tax Transcript Decoder	Assets in the Need Analysis: Getting it Right	PJ and PPY: Professional Judgement in the Era of Prior Prior Year
		A7	B7	C7	D7	E7	F7
Ironwood - Portola (Level 3)	80	Public Service Loan Forgiveness Updates	Default Prevention - Family Feud	Washington Update for Graduate and Professional Schools	Looking Back, Looking Forward: Are You Ready for the Ride?	Student Loan Repayment Options - How Well Do You Know Them?	Financial Wellness: More Than a Buzzword, Building A Financial Wellness Program
		A8	B8	C8	D8	E8	F8
Cottonwood - Portola (Level 3)	80	Crafting Your Advocacy Message	State Issues, State Legislature: How it Works and How to Work it	Return to Title IV Funds Programs of Study Taught in Modules	Loading Your Advocacy Tool Kit	Meeting the Needs of Our Homeless Students	Using Advocacy to Strengthen College Affordability for California's Needy Students
Various Tracks Color-coded:		Advocacy	BSS	CSAC	Customer Service & Financial Literacy		
		ED	Financial Aid/Best Practices	Grad/Prof	Management, Leadership, Global Thinking	Professional Development	



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