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Community Service Opportunities for High School Students

Junior Achievement (JA) is the longest-established, largest, and fastest-growing non-profit economic education organization in the world, reaching 4.3 million elementary, middle and high school students in the U.S. and 125 countries. JA's purpose is to educate and inspire young people to value free enterprise, business and economics in order to improve the quality of their lives. This is done by:

- Helping young people use information, apply basic skills, think critically, and solve complex problems;
- Bringing volunteers from the community face to face with students for the simplest of human interaction--sharing, and serving as role models and links to the community;
- Providing a unique delivery system including the training, materials and support necessary to ensure a positive experience for all participants.

JA takes a partnership approach to education by matching funding and volunteers and classrooms. Educators provide access to the classroom and a learning environment. Through corporations, small businesses, foundations, and individuals, Junior Achievement contributes volunteer and financial resources.

If you have students who need to fulfill a community service requirement or who might be interested in working with young people, here is an opportunity for them. The curriculum has been developed by JA and training is provided to volunteers to bring programs to students throughout Maine. For more information, visit JA's website at <http://maine.ja.org> or email Christine Ellis at program@jamaine.org or call (207) 591-9005. Join Junior Achievement's volunteers and help prepare students for lifelong learning.

The FAME Educator

For Counselors & Advisors



Special Points of Interest:

- **High School Attendance at College Goal Sunday**
- **Changes that may affect students' financial aid eligibility**
 - Active Duty**
 - Asset Changes**
 - ACG & SMART Grants**
- **JA offers Community Service to high school students**

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Dear Counselors,

College Goal Sunday took place on Sunday, January 28, 2007 at 2:00 p.m. at twenty sites in Maine. Almost 900 people, representing 502 families, attended Maine's 4th annual event. Of the 502 families, 453 have a student currently enrolled in high school.

Thank you to everyone who volunteered and encouraged their students to attend. If you have suggestions on how to improve College Goal Sunday for 2008, please e-mail me at adostie@famemaine.com.

Inside this issue you will find information on changes to the federal financial aid process that may have an impact on your students' financial aid. If you or your students have questions about these changes, the FAFSA or financial aid in general, please feel free to call a FAME representative at 1-800-228-3734.

Thank you for your continued efforts.
Angela Dostie, Education Outreach Officer

Education Application Available

FAME mailed the Education Application to high school guidance counselors during the last week of January. A fact sheet listing eligibility criteria and information on each program was included in the mailing. Please feel free to copy the application and fact sheet for students.

The application is also available on FAME's web site: Visit www.famemaine.com, select "Education" and "Forms and Applications." Print the application and submit the appropriate pages with required additional documentation.

The Education Application is required for the following programs:

Robert C. Byrd Honors Scholarship

Quality Child Care Scholarship

Educators for Maine Forgivable Loan Program

Tuition Waiver Programs

If you have questions or need additional information, contact a FAME representative at 1-800-228-3734 or by e-mail at education@famemaine.com.

College Goal Sunday Attendance by High School

Families from 97 Maine high schools attended College Goal Sunday 2007. Below are the high schools and the number of families that attended a site.

Ashland Community High School	4	Maine School of Science & Mathematics	1
Bangor High School	1	Maranacook Community School	7
Belfast Area High School	25	Marshwood High School	2
Berwick Academy	1	Massabesic High School	2
Biddeford High School	3	Medomak Valley High School	2
Bonny Eagle High School	3	Messalonskee High School	2
Brewer High School	2	Morse High School	17
Bridgton Academy	1	Mountain Valley High School	2
Brunswick High School	1	Mt. Abram Regional High School	12
Calais High School	15	Mt. Ararat High School	1
Camden Hills Regional High School	13	Mt. Blue High School	8
Cape Elizabeth High School	3	Mt. Desert Island High School	4
Caribou High School	5	Mt. View High School	12
Central Aroostook Jr/Sr High School	3	Narraguagus High School	1
Central High School	2	Noble High School	6
Cheverus High School	5	Nokomis Regional High School	1
Cony High School	2	Oak Hill High School	6
Deering High School	3	Old Orchard Beach High School	6
Dexter Regional High School	1	Old Town High School	1
Dirigo High School	1	Oxford Hills Comprehensive High School	10
East Grand High School	1	Penquis Valley High School	2
Easton High School	1	Poland Regional High School	6
Edward Little High School	6	Portland High School	4
Ellsworth High School	5	Presque Isle High School	8
Erskine Academy	4	Robert W. Traip Academy	1
Falmouth High School	11	Sacopee Valley Jr/Sr High School	2
Fort Fairfield High School	5	Sanford High School	9
Fort Kent Community High School	9	Scarborough High School	1
Foxcroft Academy	5	Schenck High School	1
Freeport High School	2	Searsport District High School	1
Gardiner Area High School	1	Shead High School	1
Georges Valley High School	1	Skowhegan Area High School	9
Gorham High School	11	South Portland High School	2
Greely High School	2	Southern Aroostook CSD School	5
Hall-Dale High School	3	St. Dominic's Regional High School	3
Hampden Academy	4	Sumner Memorial High School	3
Hebron Academy	1	Thornton Academy	30
Hermon High School	1	Washburn District High School	1
Hodgdon High School	11	Washington Academy	9
Houlton High School	4	Waterville Senior High School	1
Islesboro Central School	1	Wells High School	8
Jonesport-Beals High School	1	Westbrook High School	1
Kennebunk High School	7	Winthrop High School	1
Lawrence High School	4	Wiscasset High School	3
Leavitt High School	2	Wisdom High School	2
Lewiston High School	11	Woodland Jr-Sr High School	5
Lincoln Academy	6	Yarmouth High School	1
Lisbon High School	4	York High School	5
Machias Memorial High School	7		

Higher Education Reconciliation Act of 2005

Due to the Higher Education Reconciliation Act of 2005 (HERA), changes were made that could affect a student's aid. A summary of the key changes is listed below.

Active Duty Military

Under the new law, if a student is currently serving on active duty in the U.S. Armed Forces for purposes other than training, the student is considered to be an "independent" student and will not need to provide parental information on the FAFSA.

Asset Changes

1. College Savings Plans - are qualified educational benefit plans such as "529" college savings plans, other prepaid tuition plans offered by a state, and Coverdell education savings accounts. The value of these plans is to be reported as an asset of either the student applicant or the parent on the FAFSA, as follows:

- If the student is reporting parental information and the parents own a qualified educational benefit plan, or education savings accounts – including "529" college savings plans and Coverdell savings accounts - **report the current balance of the plan as a parent asset.** The amount to be reported for a state prepaid tuition plan is the "refund value" of the plan.
- If the student is reporting parental information and owns a qualified educational benefit plan – **do not report the value of the plans.**
- If the student is not reporting parental information and you own (or if married, your spouse owns) any of these qualified educational benefit plans – **report the current balance of the plan as a student/spouse asset.** The amount to be reported for a state prepaid tuition plan is the "refund value" of the plan.

2. Small Business - The net worth of a small business should not be reported if the family owns and controls the business and employs fewer than 100 full-time or full-time equivalent (FTE) employees.

New Grant Program

The law also created a new student aid grant program called the Academic Competitiveness Grant (ACG). Congress has provided funding and the grants are available for the 2007-2008 award year. First-year undergraduate students will be eligible to receive up to \$750. Second-year undergraduate students will be eligible to receive up to \$1,300.

To be eligible for an ACG each academic year, a student must:

- Be a U.S. citizen;
- Be Federal Pell Grant eligible;
- Be enrolled full-time in a degree program;
- Be enrolled in the first or second academic year of his or her program of study at a two-year or four-year degree-granting institution;
- Have completed a rigorous secondary school program of study (after January 1, 2006, if a first-year student, and after January 1, 2005, if a second year student);
- If a first-year student, not have been previously enrolled in an undergraduate program; and
- If a second-year student, have at least a cumulative 3.0 grade point average on a 4.0 scale for the first academic year.

At the time when the student completes the FAFSA on the Web, it will predetermine if the student is eligible to answer the ACG questions.