



# HEART OF APPALACHIA EDUCATIONAL OPPORTUNITY

### What can the EOC do for you?

- Help discover what career or school is best for you
- Give information on High School Equivalency classes and testing
- Assist in applying to a university, college, community college, or vocational-technical training
- Assist in completing financial aid forms AND MORE!



Greetings! Summer is here and it is a good time to take that first step toward furthering your education!! You may be able to begin in June (summer classes) or in August (Fall semester for most schools). Look for the EOC staff out in your community. We visit the libraries and other locations in Lincoln, Mason and Wayne counties. Or come by the EOC locations and ask about the financial aid and admissions' process to get you started on your educational journey to the best school for you!

The Heart of Appalachia Educational Opportunity Center is a federally funded program that helps adults further their education. EOC counselors provide information to participants about vocational or technical training, the college or university of their choice, or Adult Basic Education classes where they can obtain a High School Equivalency, if needed. EOC counselors also help the participant find a suitable financial aid program. In addition, we offer information about degrees, training or certifications for the right career move.

Located on the Marshall University Huntington campus and on the Pt. Pleasant, MOVC campus in Mason County, the Heart of Appalachia EOC serves adults in Lincoln, Mason, and Wayne Counties in West Virginia.

### All of our services are free and confidential!

If you need our assistance, or know someone who could use our help in furthering their education, please contact the EOC! Or just give us a call to let us know how you are doing. We hope to hear from you soon! (contact information is provided on the back page of this newsletter).

Have you recently found yourself thinking more about furthering your education, but financial aid issues are causing a barrier to beginning the process?

We would like to help you resolve those issues so you can continue your education! STUDENT LOAN REHABILITATION IS OUR GOAL!

### The benefits of rehabilitating defaulted Federal Student Loans include:

- It puts your loan back in good standing
- Eligible for deferment, forbearance, consolidation, forgiveness and alterative payment plans
- Eligible for additional financial aid
- Reflects positively on your credit report, negative marks will be removed once you are out of default
- Wages will not be garnished
- Federal income tax refunds will not be applied to loans.

Contact one of the EOC counselors as soon as possible and let us help you through this process! Remember all EOC services are free and confidential.



Fri.:- By Appointment

## Summer 2015 Schedule for Roxanne Smith and Patty Moore



Fri.: - By Appointment

ROXANNE AT MOVC										
J U N E	Mon: - 9 to 5:00		Mon: - 9 to 5:00		Mon: - 9 to 5:00					
	Tues: - 2 to 5:00	J U	Tues: - 2 to 5:00	$\mathbf{A}$	Tues: - 2 to 5:00					
	Wed.: - 9 to 5:00	Ĺ	Wed.: - 9 to 5:00	G	Wed.: - 9 to 5:00					
	Thurs:- 9 am to 11:00 am	1	Thurs: - 9 am to 11:00 am	Š	Thurs: - 9 am to 11:00 am					

Fri.: - By Appointment

ROXANNE: Library Visits	Mason City	Hannan	New Haven
JUNE	Thurs. 11th 1—3:30 pm	Thurs. 18th 1—3:30 pm	Thurs. 4th 1—4:00 pm
JULY	Thurs. 9th 1—5:00 pm	Thurs. 16th 1—3:30 pm	Thurs. 2nd 1—4:00 pm
AUGUST	Thurs. 13th 1—5:00 pm	Thurs. 20th 1—3:30 pm	Thurs. 6th 1—4:00 pm

PATTY: Library Visi	ts: Wayne	Ceredo- Kenova	SWVCTC @ LCHS	Branchland	Hamlin	Alum Ck.
JUNE	Mon. 22nd & 29th 10 am—4 pm	Tues. 23rd 2 pm— 4:30 pm	Thurs. 18th & 25th 10 am— 4 pm	Not Available	Fri. 19th & 26th 1 pm—4 pm	Not Available
JULY	Mon. 6th, 13th & 27th 10 am—4 pm	Tues. 21st 2 pm— 4:30 pm	Thurs. 2nd, 9th, 16th, 23rd & 30th 10 am-4 pm	Wed. 8th 1 pm— 4 pm	Fri. 10th, 17th, 24th & 31st 1 pm—4 pm	Wed. 1st 1 pm— 4 pm
AUGUST	Mon. 3rd, 10th, 17th, 24th & 31st 10 am—4 pm	Tues. 18th 2 pm— 4:30 pm	Thurs. 6th, 13th, 20th &27th 10 am-4 pm	Wed. 19th 1 pm— 4 pm	Fri. 7th, 14th, 21st & 28th 1 pm—4 pm	Wed. 15th 1 pm— 4 pm

### Applying to Marshall?

Did you know that if you are planning to attend Marshall University, the Educational Opportunity Center can provide you with a fee waiver for the Admission's Application Fee of \$30.00? Ask a counselor for details! An application fee is also available for the Marshall Community and Technical College in Huntington and at the Mason County MOVC in Pt. Pleasant.

Education is the Heart of Success!



### Goodbye, Federal Student Aid PIN. Hello, FSA ID!

If you're a student, parent, or borrower and you're logging in to a U.S. Department of Education (ED) website – like <u>fafsa.gov</u>, the National Student Loan Data System (NSLDS®) at <u>www.nslds.ed.gov</u>,

StudentLoans.gov, StudentAid.gov, and Agreement to Serve (ATS) at<u>teach-ats.ed.gov</u> – you will be asked to create new log-in credentials known as the FSA ID.

The FSA ID - a username and password -benefits you in four ways:

- It removes your personally identifiable information (PII), like your Social Security number, from your log-in credentials
- It creates a more secure and efficient way to verify your information when you log in to access to your federal student aid information online
- It gives you the ability to easily update your personal information, like your phone number, e-mail address, or your name
- It allows you to easily retrieve your username and password by requesting a secure code be sent to your e-mail address or by answering challenge questions

Creating an FSA ID is simple and only takes a few minutes. You'll have an opportunity to link your current Federal Student Aid PIN to your FSA ID. Doing so allows you to use your newly created FSA ID almost immediately to log in to the five ED websites listed above. Even if you've forgotten your FSA PIN or don't have one, you can still create an FSA ID. The final step in creating an FSA ID is to confirm your e-mail address. You'll be sent a secure code to the e-mail address you entered when you created your FSA ID. Once you retrieve

the code from your e-mail account and enter it — to confirm your e-mail address is valid — you'll be able to use this e-mail address instead of your username to log in to the five ED websites, making the log-in process EVEN simpler!

Remember, your federal student aid account information is valuable. Only the owner of the FSA ID should create and use the account. And you should never share your FSA ID.

For more information about the FSA ID, please visit <u>StudentAid.gov/fsaid</u>.

April Jordan is a senior communications specialist at Federal Student Aid.

#### DON'T PAY FOR THE FAFSA!

Several Web sites offer help filing the *Free* Application for Federal Student Aid (FAFSA) for a fee. These sites are not affiliated with or endorsed by the U.S. Department of Education. We urge you **not** to pay these sites for assistance that we can provide for free. The official FAFSA is at:

www.FederalStudentAid.ed.gov
If you are asked for your credit card information
while filling out the FAFSA online, you are not at
the official government site.

Remember, the FAFSA site address has .gov in it!

EOC counselors are available to help participants through the financial aid process. We have information on many financial aid options. Please contact us for further information and assistance. Just give us a call.

### Great Tips for Non Traditional Students

- \*At the beginning of the term develop peer support. Get the phone numbers of one or two classmates so you can help each other with difficult material. Also, if you miss a class you will want to know what was covered and what assignments were made.
- \*Remain current in your reading and assignments. Professors expect you to check the syllabus and may not make announcements in class.
- \*Try to balance your course load by avoiding taking too many demanding courses in any one semester. (Watch for more tips in future newsletters!)



Are you thinking about going back to school and don't know where to begin?? Would you like to get your High School Equivalency and are not sure where to go for information?

The Heart of Appalachia Educational Opportunity Center can help!

The Summer 2015
newsletter was designed and created by
Patty Moore, Counselor for the
Keart of Appalachia Educational
Opportunity Center.

The Educational Opportunity
Center office is located in
Gullickson Hall, Room 212 on
Marshall University's main campus in
Huntington, West Virginia and at the
Pt. Pleasant, MOVC campus in Mason
County, West Virginia.



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Nick Bedway, Director 304-696-3257 bedway@marshall.edu

Patty Moore, Counselor (Wayne & Lincoln Counties): 304-696-3030 moore21@marshall.edu

Roxanne Smith, Counselor (Mason County): 304-674-7204 smith221@marshall.edu

Roxanne Skiles, Secretary 304-696-3031 <u>skilesp@marshall.edu</u> <u>eoc@marshall.edu</u>

Paula Anderson, Part-time Recruiter 304-674-7204 anderson45@marshall.edu