



SPECIAL EDITION

THE EDUCATOR

January is Financial
Awareness Month

PEF Scholarships & Student Financial Aid

Now is the time to apply for student financial aid

During January, PEF members with college-bound children may want to investigate a number of scholarships to help ease the financial crunch of college costs. January is the month most colleges and universities recommend you begin submitting applications for loans and scholarships.

This guide was created for our members to help them with this process. Details for PEF scholarships, Union Scholarships and Financial Aid is included in this guide.

For local scholarships and loans, check with the guidance office at your child's school, or enroll in workshops on how to apply for financial aid, which are usually offered at high schools and colleges throughout the state in January.

For continual updated information as we receive it, please visit your web sites at:

www.pef399.org

www.pef.org



Brought to you by PEF 399
Editor: Kathy D'Arminio - Council Leader



The New York State Higher Education Services Corporation provides **FREE** information on their Web site at:

www.hesc.org

or you can call:

1-800-NT-HESC

for information about scholarships, grants and loans. The web site also has instructions for completing the **Free Application for Federal Student Aid [FAFSA]** form.

Scholarships

Good grades can reap great rewards

Students of working families are eligible for various union-sponsored scholarships. Members can look into these programs and apply for wonderful opportunities that make continuing education more affordable.

Do the Homework

Take a moment to find the scholarships that target your needs. Here are great sources:

PEF Scalossi Scholarship

PEF annually awards 10 scholarships worth \$4,000 each over four years in memory of Joseph Scalossi, one of the union's first organizers.

Students applying must be a high school senior or college freshman, and be the child or ward of an active, retired or deceased PEF member. Awards are based on academic accomplishments, volunteerism and extra-curricular activities.

The preliminary application must be received not later than **March 18, 2005**. It should be sent to:

PEF Scholarship Program
P.O. Box 12414
Albany, NY 12212-2414

After the scholarship committee approves the preliminary applications, final applications will be mailed out and are due by Friday, April 29, 2005.

Ask a member of your Scholarship Committee or Council for an application. You may also download an application on your web site at:

www.pef399.org

AFT SCHOLARSHIP

If your son or daughter is pursuing a career in labor, education, health care or government service, be sure and check out the American Federation of Teachers [AFT] Web site.

AFT offers the Robert G. Porter Scholars Program that provides \$8,000 over four years to college-bound graduating high school seniors.

This scholarship is solely merit-based, centering on academic excellence, volunteerism, and activism in the school and community.

Applications are available online at:

www.aft.org

or your web site at:

www.pef399.org

or send a self-addressed stamped envelope to:

Robert G. Porter Scholars Program
AFT
555 New Jersey Avenue; NW
Washington, DC 20001

Completed applications must be received by **March 31, 2005**

SEIU Scholarships

Through four different scholarship programs, SEIU awards 51 scholarships that enable members and children to pursue their educational goals.

PEF members are eligible to apply for the **SEIU MOE Foner** scholarship program for visual and performing arts, the **Jesse Jackson** scholarship program and the **SEIU Scholarship program** that offers 48 \$1,000 and \$1,500 scholarships.

The \$5,000 **Moe Foner scholarship** is for members and children who are pursuing a degree or training in the visual or performing arts, and Bellevue that arts can promote cultural identity and social change.

The **Jesse Jackson scholarship** is also \$5,000 and is awarded to a student who is working toward social justice.

For the eligibility criteria for these scholarships visit:

www.pef399.org

The **SEIU scholarship program** kicks-off in **December 2004**, and applications must be submitted before **March 1, 2005**. To apply, request the specific program by writing to:

**Scholarship Programs Administrators, INC. [SPA]
P.O. Box 23737
Nashville, TN 37202-3737**

or by calling

1-615-320-3149

Union Plus Scholarship Program

The Union Plus Scholarship program is an example of the U.S Labor movement's commitment to higher education. Since 1992, the Union Plus Scholarship Program has awarded more than \$1.8 million to students of working families who want to begin or continue their secondary education. In 2004, Union Plus awarded 106 students representing 36 AFL-CIO unions with scholarships amounting to \$150,000. Over 1,100 families have benefited from our commitment to higher education. The Union Plus Scholarship Program is offered through the Union Plus Education Foundation.

The program is open to members, spouses and dependent children of union members who want to begin or continue their secondary education. The individual must be accepted into an accredited college or university, community college or recognized technical or trade school at the time the award is issued. Graduate students are **not** eligible.

Grants ranging from \$500 to \$4,000 are awarded on the basis of merit, character, leadership, appreciation of labor and need.

The 2005 application and submission guidelines are available online at:

www.unionpriv.org

or your web site at:

www.pef399.org

or by sending a post card to:

**Union Plus Education Foundation
P.O. Box 34800
Washington, D.C. 20043-4800**

How to apply: APPLICATION DEADLINE: JANUARY 31, 2005

Completed applications and required documentation, including a 500-word essay on why the applicant deserves the scholarship, must be post marked by **January 31, 2005**.

Because of the high volume of applications, only winners will be notified. They will be announced May 31, 2005.

Eligibility for Scholarships:

- Members of unions participating in any Union Plus program, their spouses and their dependent children (foster children, step children, and any other child for whom the individual member provides greater than 50% of his or her support) can apply for a Union Plus Scholarship. (Participating union members from Puerto Rico, Canada, Guam and Virgin Islands and U.S. citizens are eligible.) Members do not have to purchase any Union Plus program product or participate in any Union Plus programs to apply for the scholarships and scholarship awards are not based upon participation in a Union Plus program.

- The individual must be accepted into an accredited college or university, community college or recognized technical or trade school at the time the award is issued. Graduate students are not eligible.

Evaluation criteria:

- The scholarship program is open to students attending or planning to attend a college or university, a community college, or a technical college or trade school.
- Applicants for scholarships are evaluated according to academic ability, social awareness, financial need and appreciation of labor.
- Scholarship applications are judged by a committee of impartial post secondary educators. Applications are first reviewed by a panel of independent career professionals. Semi-finalists are chosen based on a point scale, and their applications are then provided to judges for further review and selection of finalists and awards. Program judges include representatives from the American Association of Community Colleges, the United Negro College Fund, the American Association of State Colleges and Universities and the National Association of Independent Colleges and Universities.

Scholarship award amounts:

The amount of the award ranges from \$500 - \$4,000. This is a one-time cash award sent to individual winners for undergraduate study beginning in the fall of the same year.

The George Meany Vision

With the National Labor College at the George Meany Center for Labor Studies in Silver Spring, MD, American's unions have their own college; a national center that provides continuous labor education for all union activists.

Each year a total of \$25,000 is awarded to eligible students through the new Union Plus National Labor College Scholarship. The scholarship program is sponsored by the Union Plus Education Foundation and administered by the George Meany Center. The Foundation's donation to The National Labor College represents the largest financial aid contribution to the college.

NOTE: The Union Plus National Labor College Scholarship applies **only** to dues-paying union members or staff employees of an AFL-CIO affiliated organization interested in enrolling in the National Labor College.

For more information on this scholarship visit: <http://www.georgemeany.org/>

To apply: If you have questions about eligibility or need an application, please contact Lydia Clemons in the Office of Student Services at the National Labor College at 301-431-5404 or email: lclemmons@georgemeany.org

Which One Is Best?

There are a lot of financing options out there for students. Find the one that works best within your means. Call **1-877-881-1022** to speak with an experienced financial aid counselor.

Union Privilege and the American Education Services (AES) have joined forces to provide educational assistance to union members and their families. The Union Plus Education Loan program offers financing for a range of education and training needs - customized to meet the needs of today's working families. You'll also receive a **\$50 Powell's Bookstore gift card** if you obtain a Union Plus Education Gain Loan (this is the private loan product).

Check out these financing resources:

- **College Loans**

<http://www.unionplus.org/benefits/education/financing/loans.cfm>

Available to students attending accredited colleges and universities (at least part-time). These loans - including Stafford, PLUS and Signature loans - help working families pay for college tuition, books, fees, computers and other education-related expenses.

- **Consolidation Loans**

<http://www.unionplus.org/benefits/education/financing/consolidation.cfm>

Simplify and save by bundling all your federal loans into a single loan.

Financial Aid Counseling

Call toll-free **1-877-881-1022** to speak to a Union Plus Education Loan financial aid counselor. Our experts are on hand to answer members' questions and guide them through the application process.

Student Aid

The Free Application for Federal Student Aid (FAFSA) is your starting point for applying to almost all student financial assistance programs. For example, you need to complete this free application to receive any federal student aid. Many schools also use the FAFSA as part of their application process for non-federal aid.

State Savings Plans (529 Plans)

More than likely, your state sponsors a college savings plan. Each state determines the maximum amount you may contribute annually per child. The advantage of state savings plans is that your savings are not subject to state and local taxes and may grow faster than a taxable investment.

For More information, Visit:

<http://www.savingforcollege.com/>

including a tool customize your comparison based on criteria that is important to you.

**For additional information on Scholarships and Financial Aid,
and a copy of all of the applications;
please visit your web site at:**

www.pef399.org

**If you have questions, or need us to download an application for
you, please e-mail us at:**

pef399@yahoo.com

