NEW ELIGIBILITY RULES FOR PELL GRANTS*

("Excerpted from ‘AID AND INNOVATION: HOW FEDERAL FINANCIAL AID POLICY IMPACTS STUDENT SUCCESS AND HOW STATES CAN RESPOND | WWW.JFF.ORG [June 2012]"

In December 2011, the federal Fiscal Year 2012 Consolidated Appropriations Act confirmed long-anticipated changes to eligibility rules for federal student aid, including Pell Grants.

Three provisions will strongly affect hundreds of thousands of nontraditional students, including current and former foster youth.

REDUCTION IN MAXIMUM INCOME LEVEL: Before the changes in the Consolidated Appropriations Act for FY2012, a student with a family income of $32,000 or less who met additional tests of need would have qualified for an automatic “Expected Family Contribution” of zero when calculating the need for financial aid under federal guidelines. The Consolidated Appropriations Act reduced that level to $23,000 for 2012-13. The reduction, however, requires more students to go through efforts and paperwork to prove their low-income status.

ELIMINATION OF STUDENT AID ELIGIBILITY FOR STUDENTS WITHOUT A HIGH SCHOOL DIPLOMA OR EQUIVALENT: Before the passage of the Consolidated Appropriations Act, students without a high school diploma or equivalent could be eligible for federal student aid if they demonstrated their “ability to benefit” from college in one of two ways: pass a federally approved Ability to Benefit test or successfully complete six credit hours of college-level courses. The new legislation eliminates student aid eligibility for students without a high school diploma or equivalent who were not enrolled in an aid-eligible program before July 1, 2012.

DECREASED LIFETIME MAXIMUM NUMBER OF PELL GRANTS: The new legislation retroactively limits the lifetime eligibility for grant recipients to 12 semesters, down from 18 semesters

***

These changes will have a significant impact on the current and former foster youth AFFCF’s Scholarship Program aims to serve. Even with the former Pell Grant provisions, AFFCF has anecdotally observed the low amounts of financial aid, through Pell Grants, that former foster youth actually receive. Each year, Arizona “graduates” approximately 300+ young adults from its foster care system – and with the exponential increase in foster children each year, these numbers will continue to grow. Three hundred “adults” that come of age with only the state of Arizona (us, as citizens of this State and through the surrogacy of Child Protective Services) as their “parent.” These 18 year-old adults are in need, like all of us were, to find an avenue toward self-sufficiency. Whether that is through a vocational program, community college, or a four-year university degree. Unlike most of us, however, they do not have a “parent” to help guide them. AFFCF’s Scholarship Program strives to assist these young adults, not only financially through scholarships but also through providing information, resources, and personal assistance when possible. AFFCF cannot meet the increased demands without the partnership of YOU, our community…the community of these young adults. AFFCF offers many ways in which you can help right now: *join AFFCF’s ONE MILLION STRONG campaign *attend the AZ Diamondback’s “Faith & Family Night” * participate in Foster Care Foodie Fare * make a direct donation to AFFCF’s Scholarship Program. Information on each of these options can be found within this edition of the AFFCF Scholar Program Update & News.
Don’t Forget…
Students Need to Prove Legal Status

Changes in Arizona law require that our Scholarship Recipients provide documentation of their legal status before having their scholarship monies credited to their student accounts.

In order to comply with HB2008, the recipient must be able to provide their college one of the documents listed below even if they have already complied with Prop 300 residency requirements for in-state tuition. If the student does not remember what they provided for Prop 300 residency requirements, they can check with Maricopa Community Colleges Enrollment Services or their state University Enrollment Services.

Documents needed (only 1 is necessary):

- An Arizona driver’s license issued after 1996 or an Arizona non-operation identification license.
- A birth certificate or delayed birth certificate issued in any state, territory or possession of the United States.
- A United States certificate of birth abroad.
- A United States passport.
- A foreign passport with a United States visa.
- An I-94 form with a photograph.
- A United States Citizenship and Immigration Services employment authorization document or refugee travel document.
- A United States certificate of naturalization.
- A United States certificate of citizenship.
- A tribal certificate of Indian blood.
- A tribal or Bureau of Indian Affairs affidavit of birth.
- Tribal members, the elderly and “persons with disabilities or incapacity of the mind or body,” may submit certain types of documentation under Section 1930 of the federal Social Security Act.

11 Tips for Scholarship Hunters

- Start early:
 Awards are available for students as early as eighth grade. Dedicate at least three to five hours each week to searching online and in the library. Keep a list of your scholarships and update regularly.
- Get involved:
 Despite high grade point average and standardized test scores, a student may only receive one academic scholarship, while community involvement may help win most of the other scholarships.
- Be specific:
 Typing “scholarships” into an online search engine can turn up thousands of results. Make your search as specific as possible.
- Start on a local level:
 Begin looking for scholarships from your place of worship and your significant adults’ places of work. Also, find out what scholarships are available from local chapters of fraternities and sororities and other organizations.
- See your counselor:
 Visit your high school guidance counselor frequently to stay informed. Many counselors are responsible for providing official transcripts for scholarship applications.
- Beware of scholarship scams:
 Five warning signs that a scholarship may not be legitimate: the scholarship company asks for advanced payments; it has no contact number; it requests a credit card number; it uses mail drop instead of return address; and if it guarantees a scholarship.
- Only send required materials:
 Do not send too much information. It creates hassles for scholarship committees and shows your inability to follow directions. But do make sure to send everything the application requests.
- Meet Deadlines:
 Sending your application in early may give you an edge over other candidates.
- Don’t rely on scholarship search engines:
 Begin on sites such as Fastweb and Absolutely Scholarships. But do not solely rely on online searches. Look in books and ask counselors.
- Establish connections with professors:
 Visit the university you plan to attend (AFFCF will go to college with you… see page 3) and establish relationships with professors.
Just a reminder…
AFFCF Goes to College!

The Arizona Friends of Foster Children Foundation (AFFCF) will “go to college” with a prospective student. AFFCF Board Members will accompany prospective or incoming students, who have aged out of Arizona’s foster care system, to school visits and new student orientation.

School visits and new student orientation is a crucial time to learn the “ins & outs” of a new post-secondary program, its facilities, and its resources. School visits and new student orientation can also be overwhelming. A great deal of information is thrown upon a student in a short amount of time. Another set of eyes and ears can help better situate a new student and make them feel more comfortable and confident when they step onto campus for their first day of class.

If you are a current or former foster youth and or new student embarking on your post-high school academic career, or know of such a student, call AFFCF and we will be pleased to arrange to have one of our Board Members accompany you or your student to the school visit or orientation. Please call: (602) 252-9445 for further information.

NAU, CCC presidents raise the bar for partnerships

Two higher education leaders have taken another significant step to support student success. Northern Arizona University President John Haeger and Coconino Community College President Leah Bornstein have introduced the CCC2NAU Presidents scholarship, a fund that will support students who attend both institutions on their path to earn a bachelor’s degree. Each president has pledged a personal investment of $20,000 toward the endowed scholarship that will support its first student at CCC this fall. The goal is to increase the endowment with matching donations from future leaders of both institutions. The award-winning CCC2NAU program began with 15 students in 2008, establishing a joint admission process to ease the transition from community college to university enrollment. The program welcomed 219 new students last fall with more than 700 students participating in the program since inception. The CCC2NAU program recently received the 2012 Outstanding Institutional Advising Program Award from the National Academic Advising Association and 2NAU programs earned an innovative degree pathway award from the Arizona College Access Network.

“The scholarship and the CCC2NAU program are about ensuring student success, by working together we are better guiding students toward completion. Ultimately, our success is their success,” said Leah Bornstein, President of Coconino Community College.

The link to the scholarship: http://ccc2nau.info/apply/
Friday, August 24 • 6:40PM
San Diego Padres vs. Arizona Diamondbacks

WITH SPECIAL GUEST
MercyMe

Join the D-backs and hundreds of churches across Arizona as we host another Faith & Family Night! This event is presented by Grand Canyon University and has been specifically designed with your church in mind.

FAITH & FAMILY NIGHT INCLUDES:

Discounted Tickets • D-backs Player Q&A/Testimonial • MercyMe Concert
(Q&A and concert will start 20 minutes after final out)

A portion of the proceeds from each Faith & Family Night ticket will be donated to Arizona Friends of Fosters Children Foundation.

FAITH & FAMILY NIGHT ORDER FORM

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Total Number of Tickets (10 ticket minimum) Amount

- $42 - Lower Level, Infield Box - Sect. 115-129 (reg. $60) Includes $10 in D-backs
- $30 - Infield Level, Club Reserve - Sect. 206-205, 215-220 (reg. $40) Includes $15 in D-backs
- $20 - Lower Level, Baseline Reserve - Sect. 109-111, 133-135 (reg. $27)
- $15 - Lower Level, Bleachers - Sect. 101-105, 139-144 (reg. $18)
- $12 - Upper Level, Infield Reserve - Sect. 300-324 (reg. $16)

TOTAL AMOUNT DUE $________

*Price Reflects Discount

Please make ONE check payable to “Arizona Diamondbacks” OR provide credit card information.

- [ ] Cash
- [ ] Check
- [ ] VISA
- [ ] M/C

Card #: ____________ Exp. Date: ____________
Signature: ____________________________

PLEASE FAX OR MAIL THIS FORM ALONG WITH PAYMENT TO:
Arizona Diamondbacks
Attn: Kristen Leetz
401 E Jefferson St.
Phoenix, AZ 85004
602.462.4141

ORDER DEADLINE
ORDER MUST BE RECEIVED BY:
Monday, August 13, 2012

QUESTIONS? PLEASE CONTACT:
Kristen Leetz: 602.462.4243
kleetz@dbacks.com

GRAND CANYON UNIVERSITY
AZFosters Children Foundation

ARIZONA DIAMONDBACKS • CHASE FIELD • 401 EAST JEFFERSON STREET • PHOENIX, ARIZONA 85004
Dual-enrollment program at high schools provides a jump on college

Coty Dolores Miranda - May. 3, 2012 11:03 AM
(Reprinted from the Arizona Republic)

It used to be a student graduated from high school and then tackled higher education.

It's not that way anymore.

Last year, Mountain Pointe High School's Anngela Adams, one of two valedictorians, became the first graduate in Tempe Union High School District to earn two Associate in Arts degrees before getting her high school diploma. She earned AA degrees from Rio Salado and Mesa community colleges.

Now an Arizona State University freshman majoring in biomedical engineering, Adams said the head start has proved beneficial.

"It helped me a lot; it opened up a lot of room in my schedule so I can take pre-med classes," said Adams, who is attending ASU on a four-year scholarship. "It put me ahead in classes like physics that require a lot of advanced math knowledge."

More recently, two Desert Vista High School juniors -- Tyler Angell and Josh Greene -- were inducted into the Phi Theta Kappa Honor Society, Rio Salado's Alpha Theta Omicron Chapter. To be so honored, both met or exceeded at 3.5 GPA and completed a minimum of 12 college credit hours.

Friends since fourth grade at Kyrene de los Cerritos, Angell and Greene arrived at Desert Vista High School ahead of the game, having taken advanced classes at Altadena Middle School.

As a freshman, Greene was a year ahead in Spanish and math, completing a year of high school courses in both at Altadena. Angell, who plans an engineering vocation, arrived ahead in math and science.

Both students started dual-enrollment courses at Desert Vista and never had to leave their campus because their teachers were certified to teach college-level classes.

The dual-enrollment program opportunities are offered at all six Tempe Union campuses.

It started in 1993 at Mountain Pointe when former math Chairman John Lassenand former foreign language Chairwoman Joann Pompa, now teacher-librarian, were approached by Rio Salado College Academic Affairs Vice President Vernon Smith to "think outside the box".

"These past two school years we've had our enrollment of Rio's dual classes go up by 58 percent," said Pompa, the Mountain Pointe liaison to Rio Salado. "We're thrilled so many of our students are taking advantage of this wonderful program. They're getting a head start on college while saving money."

(Continued on Page 6)
Dual-enrollment Continued…(from Page 5)

The benefits for dual-enrollment students are legion, she said. "Our students know their earned credits transfer to in-state and out-of-state colleges and universities. Scholarship opportunities open up for these students, and many of our graduates finish college faster due to the fact they're taking classes, which reduces the time they'd spend on general education courses."

Desert Vista Principal Anna Battle said the college-endorsed teachers earn master's degrees and pursue additional coursework to teach the courses. "Students have the opportunity to complete an AA degree and the general elective requirements while they're still in high school. This is a huge motivating factor," she said. The enthusiasm for the dual-enrollment project is at the local college level as well.

"This is one of the most beneficial opportunities available for students, with huge financial and academic advantages," said Rick Kemp, Rio Salado's dean of instruction and partnerships.

"Not only do students experience the academic rigor of college," Kemp said, "but research shows students who participate in dual-enrollment credits are more likely to graduate high school, start college in a four-year institution, enroll full time and earn higher GPA's than their peers."

Students agree that taking the college courses doesn't lessen the high school experience. "It's exciting to look back at what I've accomplished, but it still feels like high school," said Tyler Angell.

**AFFCF Scholarship Program** will assist current foster youth, who have a case plan of “Independent Living (IL)” with the cost of dual enrollment. Call 602.252.9445 for further information.

### 2012/2013 Scholarship Deadline Schedule

**Fall Continuing Scholarship Students:** Friday, August 10, 2012

**Fall New Scholarship Students:** Wednesday, August 15, 2012

**Spring 2013 Continuing Scholarship Students:** Friday, December 21, 2012

**Spring 2012 New Scholarship Students:** Wednesday, December 26, 2012

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"One Million Strong"
Helping today's Foster Children become tomorrow's leaders!

Join the AFFCF as we become "One Million Strong". We are encouraging one million people to consistently donate at least $1 a month to help today's Foster Children become tomorrow's leaders! Show your support and become "One Million Strong" by visiting [www.affc.org](http://www.affc.org) and start with your first dollar today!

(Donation Form on Page 12)
Each of our student-applicants has a unique history that is considered in the approval process.

1. AFFCF’s primary criterion is that the student-applicant had been a ward of the State of Arizona when they turned 18 years of age, that is, that they had not been adopted or awarded permanent guardianship, or reunited with their biological parents prior to “aging-out” of Child Protective Services’s care. Prospective students who have signed a voluntary with CPS upon their 18th birthday are also eligible.

2. AFFCF will not consider first time applicants who are older than 24 years of age.

3. Greater consideration is given to those applicants who have spent more than two years in Arizona’s foster care, and meet the primary criteria outlined in #1.

4. Scholarships are available for a total commitment of 10 semesters. This requirement is reviewable on a case-by-case basis.

5. University applicants are eligible to receive awards up to $5000 per academic year, funded over two semesters, or $2500 per semester. Students eligible for the maximum university award are: new high school graduates who finished with a GPA of 2.5, or in the top 25% of their high school graduating class; or current university students who are maintaining a minimum cumulative GPA of 2.5.

6. Community College and Vocational and Trade School awards are provided for the duration of the specific program, not to exceed five years. Maximum award for these programs is $1000 per semester. AFFCF funds two semesters in an academic year, for a total of $2000 per academic year.

7. Eligibility for scholarships is ongoing for the commitment of 10 semesters, unless a student takes a hiatus from coursework, not to exceed more than two semesters. Each continuing recipient must provide specific documents each semester before AFFCF will disburse their scholarship award. A student who has more than two consecutive semesters of academic inactivity will automatically be dropped from eligibility.

8. AFFCF will not fund “retakes” of failed or withdrawn coursework.

9. Students who have a chronic history of failing or withdrawing from courses will be put on a “probationary status” for a period of two semesters; scholarship eligibility will be reviewed at the beginning of each semester.

10. Consideration of an application is not a guarantee of approval.
Website Helps Prep for College

A new online portal is boosting the number of Arizonans with a college degree. **AZTransfer.com**, streamlines information from all public universities and community colleges into a central source. It outlines the steps that teens must take to attend college, begin earning college credit and figuring out what careers may be best suited for them. Arizona’s Getting AHEAD, (Access to Higher Education and Degrees), is funded with a $1.5 million grant from the Lumina Foundation for Education and brings together the state’s higher education systems, K-12 schools, business and government which helps to run the new portal system. Surprisingly only 45 percent of Arizona’s high-school seniors pursue any form of education after high school, making one of the project’s main goals to develop a comprehensive online portal to assist students with academic planning and career advisement. One of the chairman of Getting AHEAD states, “The online portal is designed not only to get students from high school to higher education, but from college to Arizona’s workforce.”

Depending on if you’re a high school student, a college student or looking for an advisor you simply click on the window that applies. In each window are more helpful links to either aid with the college application process, help decide your major once in college or to help you transfer into different programs. **AZTransfer.com** helps students in the different stages of their life to enter into the job world well prepared and well educated.

Project Youth Connect

Project Connect was originally based off of a model founded in California, it welcomes people of all economic backgrounds who need assistance with vital records, housing/shelter, government benefits, education/career services and other basic health and human services. Project Connect was brought to Tempe, Arizona for the first Project Homeless Connect, it was a large success and has been happening each month ever since. The main focus of Project Connect is to connect people with resources. Each Connect focus on bringing more and more providers to connect people with the resources they need to live a better life. Some of the providers include Homebase Youth Outreach, Tumbleweed Youth and Stand Up for Kids. With the provider growth they hope to accomplish helping all of the valley’s people in need. The next Connect is August 16th at Crist Evangelical Lutheran Church (918 South Litchfield Rd, Goodyear AZ, 85338). Come out and make connects!

College Survival Skills

Adapting to the new college life will be easier if you know what to expect:

- **Roommates** are an essential part to any college student’s freshman year, while there are many horror stories; the purpose of a roommate is to have someone to share your new experiences with. Be friendly and keep a positive outlook on the new situation. Having a healthy relationship with your roommate is all about compromise!

- **Professors** are necessary to completing your four years in college, visit them during their office hours and make them know your face. Having a relationship with a professor will be great for future recommendation letters.

- There are many different **Campus Services** on every campus that offers help from residential services, counseling, health careers, and religious centers to financial aid offices, commuter services and information technology support. All services are geared towards helping students achieve and enjoy the new experiences to the best of their abilities.

*Northern Arizona University: “Fostering Students Success” through NAU’s Student Support Services Organization. This Program focuses on providing expanded academic and personal support services to NAU students who have aged out of Arizona’s foster care system. These services will be provided to 15 students, fall 2012, who meet the criteria. [http://nau.edu/Student-Services/Fostering-Success/](http://nau.edu/Student-Services/Fostering-Success/) NAU Student Support Services 928.523.6980.*

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The last steps down the road to college as a high school senior:

**Summer** (before senior year)
- Visit Colleges
- Research college costs
- Get started on applications

**Fall**
- Meet with school counselor about applications
- Get ready for SAT & ACT tests (it’s okay to take more than once!)
- Start researching scholarships

**Winter**
- Fill out Financial Aid & FAFSA
- Get ready for SAT Subject Tests and AP Exams

**Spring**
- Review college options and acceptance letters
- Review Financial Aid options & scholarships
- Decide on a college!
After three straight years of large tuition hikes, the Arizona Board of Regents voted Thursday to freeze tuition and fees at Arizona State University next year for in-state undergraduate students -- a first in 20 years.

Freshmen at the state's largest public university pay $9,716 in annual tuition and fees.

ASU graduate and out-of-state undergraduate students will see a 3 percent increase.

For ASU sophomore Brianna Pantilione, the tuition freeze means she won't have to work more hours next year as a barista at Starbucks Coffee. The Mesa resident is paying for college with two part-time jobs, a merit scholarship and a federal Pell Grant.

"I think it's fantastic," the 20-year-old said of the tuition freeze.

The University of Arizona also is not officially raising its tuition rate for in-state undergraduates, but because the regents didn't renew a $750-per-student tuition rebate that expires at the end of this school year, those students will pay 8 percent more next year, or $10,035 a year.

Tuition rates won't go up for most students at Northern Arizona University. Students on the university's guaranteed-tuition Pledge Program -- it applies to about 90 percent of undergraduates -- will not see an increase. Incoming freshmen, though, will pay 9 percent more than freshmen are paying this year, or $9,271 a year, although their tuition rates are guaranteed for four years.

The governing board for the state's three universities approved tuition rates for the 2012-13 school year at its meeting in Tucson. The board's annual tuition vote is usually its most controversial and closely watched action. Debate can stretch for several hours, and the university presidents don't always get as much of an increase as they request. But this year's discussion lasted only about an hour. The presidents' proposals were approved by a 9-0 vote without changes.

The universities have been under pressure from lawmakers, parents and students to stop large tuition increases. Since 2007, tuition and fees have gone up 96 percent at ASU, 84 percent at the UA and 75 percent for new undergraduate students at NAU.

The largest increases occurred in the past three years, at the same time the university system faced cuts in state funding because of Arizona's economic crisis. The university system lost $428 million in state funding since 2008 as enrollment grew, meaning per-student funding fell by about 50 percent. University presidents said the tuition increases were needed to offset some of the state funding cuts.

Last year, the regents voted to increase tuition by double-digit percentages. Students would have paid even more for the 2011-12 school year, but regents voted to approve one-time rebates for undergraduate students that defrayed tuition costs for NAU in-state freshmen by $350 a year and UA in-state undergraduates by $750 a year.
Other Scholarship Opportunities...

- www.fafsa.ed.gov (Your first & crucial internet “step” to applying for financial aid and scholarships)
- www.pin.ed.gov (this site is to get your “pin” so you can complete your FAFSA online for expedited consideration)
- www.collegeboard.com (to sign up for SAT & ACT // Test Prep Info // Financial Aid info)
- www.FASTWEB.com (List of Free College Scholarships)
- www.finaid.org (Financial Aid, Scholarships & Student Loans)
- www.scholarships.com (List of Free College Scholarships)
- www.fullerton.edu/guardianscholars (For former foster youth attending Cal State Fullerton in California)
- www.casey.org (Case Family Programs – search “scholarships”)
- www.nfpainc.org (National Voice of Foster Parents – search “scholarships”)
- www.hsf.net (Hispanic Scholarship Fund) (Ranges up to $10,000)
- www.orphan.org (Orphan Foundation of America) (Sponsored Scholarship Program funds tuition and certain approved living expenses)
- www4.nau.edu/finaid/types_of_aid/scholarships.html (Northern Arizona University)
- www.collegescholarships.org/states/arizona.htm (Arizona Scholarship Opportunities) (Ranges up to $2,500)
- www.ade.state.az.us/asd/tuitionwaiver/ (Arizona Dept. of Education Scholarships) (AIMS scholarship offers full tuition each year)

Former Foster Youth Resource Web Sites

- www.fosterclub.com (National Network for Children & Youth in Foster Care)
- www.projectstudentdebt.org (Project Student Debt)
DONATE TODAY

Since 1983 we have been promoting the self-esteem and enriching the lives of Arizona's children in foster care by funding activities, education and other needs that provide them with quality experiences while they live through very difficult circumstances.

Visit our website at: www.affcf.org
Or call us at: Phone: 602.252.9445

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**About You**

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**One Time Gift**

See next section for recurring gifts.

Amount of your one time gift: 

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**Recurring Gifts, Pledge and Automatic Donations**

**Pledge/Payment Frequency**

- Annually (1 payment per year)
- Semi-Annually (2)
- Quarterly (4)
- Monthly (12)
- Semi-Monthly (24)
- Bi-Weekly (26)
- Weekly (52)

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**Credit/Debit Card Info.**

- Card type
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**Special Notes or Comments**

Comments

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Submit
Scottsdale Marriott at McDowell Mountains
Sunday, October 21, 2012, Noon – 3 p.m.
(early admission at 11 a.m.)

**Event Details**

**WHAT:** The AFFCF Foster Care Foodie Faire is a gourmet picnic on wheels featuring the finest in food truck cuisine along with children’s activities and entertainment.

**WHEN:** Sunday, October 21, 2012

**WHERE:** Scottsdale Marriott at McDowell Mountains
16770 North Perimeter Drive Scottsdale, AZ 85260

**SPONSOR OPPORTUNITIES:**
- Naming Sponsor $15,000
- Media Sponsor $10,000 in kind
- Gourmet Sponsor $5,000
- Connoisseur $2,500
- Taster $1,000

**TICKET PRICES:**
- $50 includes admission, four food tickets and one drink ticket
- $20 includes admission only
- Children 12 and under receive free admission

**FOR INFORMATION:** Contact the Arizona Friends of Foster Children Foundation at grants@affcf.org or call 602.252.9445
Did you know…?

You … the aspiring college student … can earn more than a brain surgeon for your future! How?

Put in the time to research, fill out, and submit applications for grants & scholarships. Approach your search and application time as a job, because it has the same pay-off, if not better!! For example, the Thurgood Marshall College Fund’s average award is $2,200 per student per semester; the Orphans Foundation scholarships range from $1600 to $6000 per academic year; the DES administered ETV averages up to $5000 per year. If you organize your time to spend 10 hours in a week to research and apply to these three scholarship programs, your potential pay-off for an academic semester would range from $6,300.00 to $10,700.00; or $630 to $1,070.00 per hour for the time you dedicated to the “job” of research and applying for college funds. In comparison, according to WikiAnswer: a brain surgeon earns about $400.00 per hour!

So no excuses. No grumbling that it is “too hard”; “takes too much time”; “it's not worth it”. The pay-off for your time is HUGE, and is one of the most important investments of time you can do for your college future.

Tamera C. Shanker – AFFCF Scholarship Program Chair

Tamera has served on the AFFCF Board of Directors for over 16 years, and has administered AFFCF's scholarship program continuously for the last 14 years. Like all of her colleagues that serve as AFFCF’s Board of Directors, all of Tamera's time to the foundation is on a volunteer basis. You can reach Tamera directly at tcs@shankerlaw.net.

Contact AFFCF . . . AT OUR NEW LOCATION

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