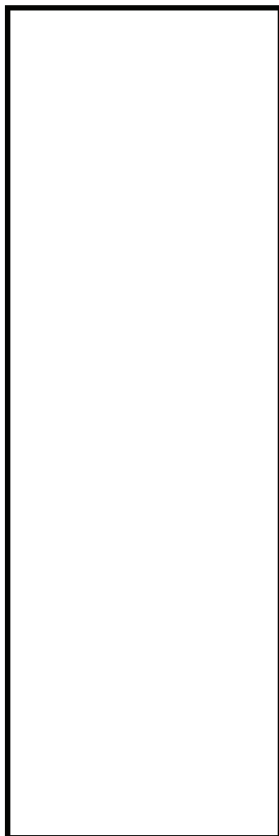




Michigan ~ Foster Education Resource Network  
P.O. Box 19997  
Kalamazoo, MI 49109



Michigan ~ Foster Education Resource Network

# 2005~2006 STUDENT GUIDE TO HIGHER EDUCATION



**A Practical Guide**

July 2005—June 2006

**MI-FERN**

**Mission Statement:**

To enhance the opportunities of youth who are current and past foster care recipients in the state of Michigan, to improve community awareness of the unique needs of foster care youth in their pursuit of post-secondary education, and to increase the quality of life for former foster youth by helping them reach their educational goals.

**KALAMAZOO COLLEGE**

1200 ACADEMY STREET, KALAMAZOO, MI 49006

PHONE: 1-800-253-3602

WEBSITE: www.kzoo.edu

**KENDALL COLLEGE OF ART AND DESIGN**

17 FOUNTAIN STREET, GRAND RAPIDS, MI 49503

PHONE: 1-800-676-2787

WEBSITE: www.kcad.edu

**LAKE SUPERIOR STATE UNIVERSITY**

650 W. EASTERDAY AVE., SAULT STE. MARIE, MI 49783

PHONE: 1-888-800-LSSU

WEBSITE: www.lssu.edu

**MADONNA UNIVERSITY**

21000 W. 10 MILE RD., SOUTHFIELD, MI 48075

PHONE: 1-800-852-4951

WEBSITE: www.madonna.edu

**MARYGROVE COLLEGE**

8425 W. McNICHOLS, DETROIT, MI 48221

PHONE: 313-927-1240

WEBSITE: www.marygrove.edu

**MICHIGAN STATE UNIVERSITY**

EAST LANSING, MI 48824

PHONE: 1-517-355-8332

WEBSITE: www.msu.edu

**MICHIGAN TECHNOLOGICAL UNIVERSITY**

1400 TOWNSEND DRIVE, HOUGHTON, MI 49931

PHONE: 1-906-487-2335

WEBSITE: www.mtu.edu

**NORTHERN MICHIGAN UNIVERSITY**

1401 PRESQUE ISLE AVE., MARQUETTE, MI 49855

PHONE: 1-800-682-9797

WEBSITE: www.nmu.edu

**NORTHWOOD UNIVERSITY**

PHONE: 1-800-457-7878 ext 273

WEBSITE: www.northwood.edu

**OAKLAND UNIVERSITY**

PHONE: 1-800-OAK-UNIV

WEBSITE: www.oakland.edu

**OLIVET COLLEGE**

PHONE: 1-800-456-7189

WEBSITE: www.olivetcollege.edu

**ROCHESTER COLLEGE**

PHONE: 1-800-521-6010

WEBSITE: www.rc.edu

**SAGINAW VALLEY STATE UNIVERSITY**

PHONE: 1-800-968-9500

WEBSITE: www.svsu.edu

**SIENA HEIGHTS UNIVERSITY**

PHONE: 1-517-263-0731

WEBSITE: www.sienahs.edu

**SPRING ARBOR UNIVERSITY**

PHONE: 1-800-968-9103

WEBSITE: www.spring.arbor.edu

**UNIVERSITY OF DETROIT MERCY**

PHONE: 1-800-635-5020

WEBSITE: www.udmercy.edu

**UNIVERSITY OF MICHIGAN – ANN ARBOR**

ANN ARBOR, MI 48109

PHONE: 1-734-764-1817

WEBSITE: www.umich.edu

**UNIVERSITY OF MICHIGAN – DEARBORN**

PHONE: 1-313-593-5000

WEBSITE: www.umd.umich.edu

**UNIVERSITY OF MICHIGAN – FLINT**

PHONE: 1-810-762-3000

WEBSITE: www.flint.umich.edu

**WAYNE STATE UNIVERSITY**

DETROIT, MI 48202

PHONE: 1-313-577-3577

WEBSITE: www.wayne.edu

**WESTERN MICHIGAN UNIVERSITY**

1903 WEST MICHIGAN, KALAMAZOO, MI 49008

PHONE: 1-800-400-4968

WEBSITE: www.wmich.edu

For Community College listings please visit the Michigan Community Colleges Association at:

[www.mcca.org](http://www.mcca.org)

*Institutions of Higher Education Located in Michigan***ADRIAN COLLEGE**

110 SOUTH MADISON STREET,  
ADRIAN, MI 49221  
PHONE: 1-800-877-2246  
WEBSITE: www.adrian.edu

**ALBION COLLEGE**

611 E. PORTER STREET, ALBION, MI  
49224  
PHONE: 1-800-858-6770  
WEBSITE: www.albion.edu

**ALMA COLLEGE**

614 WEST SUPERIOR STREET, ALMA,  
MI 48801  
PHONE: 1-800-321-ALMA  
WEBSITE: www.alma.edu

**ANDREWS UNIVERSITY**

BERRIEN SPRINGS, MI 49104  
PHONE: 1-800-253-2874  
WEBSITE: www.andrews.edu

**AQUINAS COLLEGE**

1607 ROBINSON ROAD S.E., GRAND  
RAPIDS, MI 49506  
PHONE: 1-800-678-9593  
WEBSITE: www.aquinas.edu

**BAKER COLLEGE**

4500 ENTERPRISE DRIVE, ALLEN  
PARK, MI 48101  
PHONE: 1-800-767-4120  
WEBSITE: www.baker.edu

**CALVIN COLLEGE**

3201 BURTON S.E., GRAND RAPIDS,  
MI 49546  
PHONE: 1-800-688-0122  
WEBSITE: www.calvin.edu

**COLLEGE FOR CREATIVE STUDIES**

201 EAST KIRBY, DETROIT, MI 48202  
PHONE: 1-313-664-7400  
WEBSITE: www.ccsacad.edu

**CENTRAL MICHIGAN UNIVERSITY**

MOUNT PLEASANT, MI 48859  
PHONE: 1-989-774-4000  
WEBSITE: www.cmich.edu

**CLEARY UNIVERSITY**

3601 PLYMOUTH ROAD, ANN AR-  
BOR, MI 48105  
PHONE: 1-888-5-CLEARY  
WEBSITE: www.cleary.edu

**CONCORDIA UNIVERSITY – ANN ARBOR**

4090 GEDDES ROAD, ANN ARBOR, MI  
48105  
PHONE: 1-800-253-0680  
WEBSITE: www.cuaa.edu

**CORNERSTONE UNIVERSITY**

1001 EAST BELTLINE N.E., GRAND RAP-  
IDS, MI 49525  
PHONE: 1-800-787-9778  
WEBSITE: www.cornerstone.edu

**DAVENPORT COLLEGE**

WEBSITE: www.davenport.edu

**EASTERN MICHIGAN UNIVERSITY**

YPSILANTI, MI 48197  
PHONE: 1-734-487-3060  
WEBSITE: www.wmich.edu

**FERRIS STATE UNIVERSITY**

1201 S. STATE STREET, BIG RAPIDS, MI  
49307  
PHONE: 1-800-4FERRIS  
WEBSITE: www.ferris.edu

**KETTERING UNIVERSITY**

1700 W. THIRD AVENUE, FLINT, MI  
48504  
PHONE: 1-810-762-9500  
WEBSITE: www.kettering.edu

**GRACE BIBLE COLLEGE**

1011 ALDON ST. S.W., GRAND RAPIDS,  
MI 49509  
PHONE: 1-800-968-1887  
WEBSITE: www.gbcol.edu

**GRAND VALLEY STATE UNIVERSITY**

1 CAMPUS DRIVE, ALLENDALE, MI 49401  
PHONE: 1-616-331-5000  
WEBSITE: www.gvsu.edu

**HILLSDALE COLLEGE**

33 EAST COLLEGE, HILLSDALE, MI 49242  
PHONE: 1-517-437-7341  
WEBSITE: www.hillsdale.edu

**HOPE COLLEGE**

HOLLAND, MI 49423  
PHONE: 1-616-395-7000  
WEBSITE: www.hope.edu

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**Education, then, beyond all other devices of human origin, is the great equalizer of the conditions of man, - the balance-wheel of the social machinery.**  
~Horace Mann

## College Preparation

### HIGH SCHOOL CLASSES

**English**—six to eight semesters

- Literature
- Writing Composition
- Speech

**Math**—four semesters total

- Algebra
- Geometry
- Trigonometry
- Calculus

**Science**—six semesters total

- Biology
- Chemistry
- Physics
- Advanced Science Classes

**Social Studies**—six semesters total

- U.S. History
- U.S. Government
- Economics
- World History
- Geography

**Foreign Languages**—four to eight semesters

- Spanish
- Latin
- French
- German



**Art** - two to six semesters

- Band
- Ceramics
- Art history
- Fine arts

**Computer Science**—two semesters

- Typing
- Computer applications

Most schools require a college preparatory curriculum, but if you change schools often it may be difficult for your counselor to keep track of which courses you have already taken. If you have a specific school in mind the simplest thing to do is call their admissions office and ask which high school courses they require and which they recommend. If you haven't taken all of the courses don't worry, most colleges offer remedial instruction for students who are in that particular situation.



#### TIP:

Keep all of your academic records like grade reports, and honor roll certificates in one place to make the college admission process more efficient.



## Online Resources

**Michigan Foster Education Resource Network** - ([www.foster-education.org](http://www.foster-education.org)) Resources for foster youths pursuing a post-secondary education

**Casey Life Skills** - ([www.caseylifeskills.org](http://www.caseylifeskills.org)) Independent living skills assessments

**InternJobs.com** - ([www.internjobs.com](http://www.internjobs.com)) A great place to search for summer internship opportunities

**Students.gov** - ([www.students.gov](http://www.students.gov)) online portal to federal government resources for students

**Youth in Transition:** [www.michigan.gov/fia/](http://www.michigan.gov/fia/)

**Michigan Youth Challenge Academy:** [www.michigan.gov/fia/](http://www.michigan.gov/fia/)

**Princeton Review:** [www.princetonreview.com/](http://www.princetonreview.com/)

**Fastweb Scholarship Search Engine:** [fastweb.monster.com/](http://fastweb.monster.com/)

**Federal Internship Program:** [www.house.gov/watt/intern03.htm#usccr](http://www.house.gov/watt/intern03.htm#usccr)

**Youth Build USA:** [www.youthbuild.org/](http://www.youthbuild.org/)

**Children's Community Support Network:** [courts.michigan.gov/supremecourt/ccsn/](http://courts.michigan.gov/supremecourt/ccsn/)

**Casey Family Programs:** [www.casey.org](http://www.casey.org)

**Michigan Family Independence Agency:** [www.michigan.gov/fia](http://www.michigan.gov/fia)

**Foster Club:** [www.fosterclub.com](http://www.fosterclub.com)

**Michigan Foster and Adoptive Parents Association:** <http://fostercare.org/fpa/mi-state.htm>

**Connect for Kids:** [www.connectforkids.org](http://www.connectforkids.org)

**Children's Rights:** [www.childrensrights.org](http://www.childrensrights.org)

**American Humane:** [www.americanhumane.org](http://www.americanhumane.org)

**Foster Care Alumni:** [www.fostercarealumni.org](http://www.fostercarealumni.org)

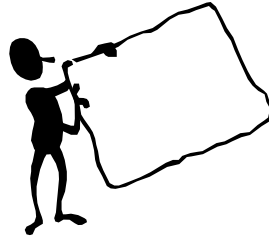
**National CASA Association:** [www.nationalcasa.org](http://www.nationalcasa.org)

**Orphan Foundation of America:** [www.orphan.org](http://www.orphan.org)

## Student Rights and Responsibilities

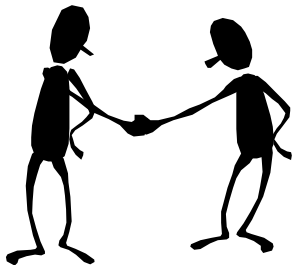
### Rights

1. You have the right to copies of your educational records
2. You have the right to stay in your home school if you are living in an emergency shelter, transitional shelter, or are awaiting placement
3. You have the right to know any disciplinary charges against you
4. You have the right to tell your side of the story in disciplinary situations
5. If you are in regular education and have been suspended for more than 10 days you have the right to a full hearing over the action
6. If you are in special education you have the right to not be punished for more than 10 days in one academic year for behavior that is the result of your disability
7. If you are receiving special education services you have a right to receive those services in a regular education classroom if possible
8. If you are receiving special education you have the right to a transitional plan.



### Responsibilities

1. Maintain a calendar of court dates, doctor appointments, and other meetings with caseworkers, lawyers, and other professionals
2. Keep educational records such as report cards, transcripts, dates of attendance, tests scores, and assessments to ease the transition of new school placements
3. Speak up at school meetings and court hearings where decisions are being made about you
4. Inform your foster parent about any special educational needs or future plans that you may have

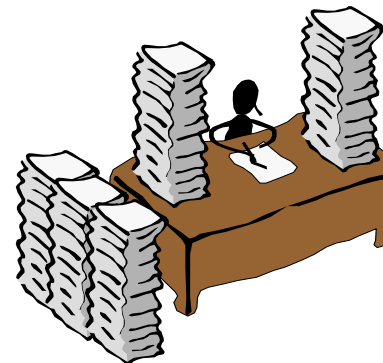


### STANDARDIZED TESTS

- **MEAP** - administered by the State of Michigan this test has no fee associated with it and it is given to students at Michigan public schools in 5th, 8th, and 11th grade. The 11th grade test may qualify you for the Michigan Merit Award if you meet the State proficiency requirements.
- **AP** - (Advanced Placement) administered by The College Board this test is taken after completing AP courses while in high school and many colleges award academic credit for high scores. There are fees associated with taking these classes and test, however your foster care worker may be able to get Youth in Transition funds to cover these costs.
- **ACT** - measures college preparedness in four areas, English, Mathematics, Reading, and Science. The test takes about 3 hours to complete and you will receive a composite score between 1 (lowest) and 36 (highest). You can use this score

in researching colleges to see how many students a particular school accepted in your score range.

- **SAT** - (Scholastic Achievement Test) measures college preparedness through critical reasoning, unlike the ACT it does not measure specific knowledge acquired in school, but rather your ability to think through problems. You will receive scores between 200 (lowest) to 800 (highest) in the areas of Critical Reading, Math, and Writing.
- **CLEP** (College Level Examination Program) this program is similar to AP testing except you do not have to take a specific class to take the test. These tests are accepted by fewer colleges and they may have additional requirements to award credit. It is important to check with your school's admissions office to see if the test is accepted in your program of study. This test is a good investment if your college accepts them because you will pay \$60 for a test that will earn you 3 credits, to take a 3 credit class in college it will cost you about \$500.



- **College Testing Centers** - most colleges have testing centers where they may administer AP, CLEP, or their own institutional placement tests. Often community colleges have their own placements test that you can take instead of the ACT or SAT.

## EXTRA - CURRICULAR

In addition to academic achievement, activities outside of the classroom are considered by many admissions committees as desirable because they demonstrate the ability to manage time, and the motivation to pursue activities that are not required by school. If you work after school or on the weekends, you are an athlete, or you are a member of an academic club, you will have an added advantage during the admissions process. The committee seeks to admit those students who are most likely to succeed in college and extra-curricular activities are good predictors.



Many times volunteer and community service activities are also seen as an advantage in the admissions process because you are not only taking on responsibility outside of school, but it shows that you are civic minded and are concerned about your community.

If you were unable to participate in any of these activities because of family or personal circumstances, make this fact known to the Admissions Committee so that they are aware of any special circumstances that you have had to deal with. Often

foster children attend several schools, or switch school during the academic year, and the fact that you are planning on attending college is a major accomplishment in itself. According to a 2001 Casey National Alumni Study, the completion rate for former foster youths of a BA was 10.8% for people under the age of 25. That rate was 24.4% for the same age range in the general population.



Be sure to mention if you participated in any of the following activities:

- Sports
- Employment
- Volunteer
- Academic Clubs
- Helping out at Home on a regular basis



### TIP:

If a school does not ask about your extra-curricular activities on the application form be sure to mention them either in the personal statement or interview.

## CREATING A BUDGET

Keep a spending diary for a month or two to see how much money you spend on a daily and monthly basis. To determine your cash flow, you should:

1. **Track your spending for several weeks.** Record every dime you spend and how you spend it, whether by cash, check, debit card, ATM card, or credit card. Keep receipts and slips.
2. **Gather your records.** Organize the cash receipts as well as your credit card monthly statements and your checkbook register.
3. **List your monthly income.** This includes salary from jobs, Federal Work-Study, allowance, and any other income.
4. **List and total your monthly expenses.** Based on your spending diary, list expenses in the following categories:
  - **Housing** — your rent
  - **Utilities** — phone, cable TV, laundry, Internet access
  - **Food** — groceries, dinners out, snacks
  - **Auto** — monthly car loan payments, maintenance, parking, gas, etc.
  - **Insurance** — premiums for health, disability, dental, auto, and apartment. (If you pay quarterly premiums, divide each by three to get a monthly figure.)
  - **Education** — your tuition, books, supplies, and student loans payments (if any)
  - **Entertainment** — movies, parties, nightclubs, travel costs
  - **Clothing** — include dry cleaning and repairs
  - **Personal care** — toiletries, haircuts, gym membership
  - **Health** — out-of-pocket expenses (not covered by insurance) for office visits, treatment, prescriptions
  - **Credit card debt** — if you carry a balance on your credit card, list the amount you pay off each month
  - **Miscellaneous** — gifts, unanticipated small expenses

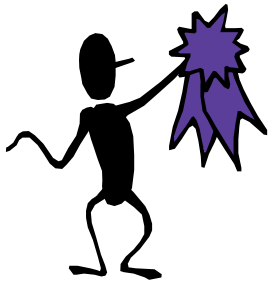
A good rule of thumb is to have three to six months worth of living expenses in **emergency savings**. Once you've figured out your monthly budget — and seen that you stick with it — try to save three to six times that much in a savings account or investment you can easily access. It's okay if it takes a while, as long as you're putting something aside each month. Try putting away \$10 each week in a separate savings account. This can add up to \$520 each year. While that doesn't sound like a lot it can help you out in emergency situations like when you need a new tire for your car, or if you have to take a few days off from work because of an illness.



### TIP:

Go to the Bank once a week and get all of the cash that you will need, this can save you over \$150 each year in ATM fees!





**Michigan Merit Award** – This is a Merit based program that provides up to \$2,500 to a student attending in a state college and up to \$1,000 to a student attending an out of state school. To be eligible you must take the MEAP test when it is offered at your school and meet or exceed all Michigan educational standards for the test sections.

**Orphan Foundation of America Casey Family Scholarship** – This program is administered by the Orphan Foundation of America and provides up to \$10,000 per year to the awardees. In order to be eligible you need to

be either an orphan, or have been a ward of the state who was not adopted before your 16<sup>th</sup> birthday

**Federal Subsidized Loan Program** – The interest does not accrue on this loan while you are in school at least ½ time (usually 6 semester credits), or are in grace or deferment periods. Annual maximums vary from \$2,625 to \$8,500 depending on grade level.

**Federal Unsubsidized Loan Program** – Interest does accrue on this while you are in school and grace or deferment, but you can choose to let it capitalize and postpone payments until you graduate.

**Perkins Loan Program** – This is loaned at 5% interest regardless of credit history. The school you attend is the loan originator. The annual maximum is \$4,000.

**College Loan Programs** – some schools offer short term emergency loans to their students to help them meet monthly expenses. See your financial aid office for details. (e.g. Western Michigan University has a short term emergency loan program that is available to pay for things like rent, but must be repaid within 30 days.)

**Private Lenders** – many banks and credit unions will grant education loans, but the interest and terms are contingent on your credit.

### Important Documents

- Birth Certificate
- Documentation of State Ward Status (Court Documents)
- Tax Returns (if applicable)
- Letters of Recommendation (from teachers, social workers, or other community members)
- Social Security Card
- Drivers License or State ID
- Transcripts (Report Cards)



## College Preparation Checklist

### Sophomore Year

- Take the PLAN or PSAT to learn how to best prepare for college entrance exams
- Start collecting college information
- Join extra-curricular activities, or volunteer in the community

### Junior Year



- Join an academic club in your area of interest
- Visit colleges that you are interested in
- Research scholarship opportunities online and at the library

- Get a part-time job, internship, or shadow a professional in your area of interest for a day
- Volunteer for community agencies
- Take the SAT or ACT in the spring of your junior year

### Senior Year

- Review test scores and sign up to retake the test in the fall of your senior year if you are dissatisfied with your scores
- Continue to volunteer with community agencies
- Begin filling out scholarship applications
- Begin applying to schools in the fall of your senior year
- Research alternative plans (i.e. Americorps, or Apprenticeships) in case you decide to defer school for a year or two



### Pack for school!



## Financial Aid



**FAFSA** - (Free Application for Federal Student Aid) there is no cost to complete this form and you can pick up a paper copy in any high school or college financial aid office. You may also go online to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) to fill out the application. Most financial aid sources require this form so it is a good idea to get it filled out as soon as possible in case you need to make any corrections. You can get an application beginning January 1st of the year that you plan to attend college and it needs to be filled out by June 31 of the following year at the latest. You will need to following information to fill out the form.

- Social Security Number
- Drivers License Number (if any)
- Prior year W-2 forms or amount of money earned
- Current bank statements

**Grants** - need-based financial aid awards that do not have to be repaid. There are several entities that award grants depending on your status as a person who is socially or economically disadvantaged, as well as based on merit. Listed on the next page are some common grant programs, but they are not the only ones available to you, thorough research may turn up additional opportunities.

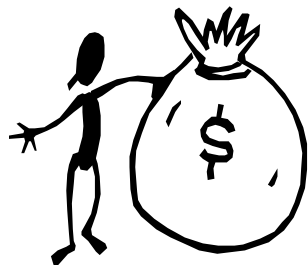
**Scholarships** - this is a form of aid that does not have to be repaid by the student. Most of the awards are merit based and the application process involves more time and information than need based awards. These awards are a valuable way to supple-

ment any need based aid that you receive.

**Work Study** - This may be a good option for you if you do not get enough in grants and scholarships to cover all of your college costs. This money is given to your school from Michigan or the Federal government to subsidize student employees. A work study position may be a better choice than an off campus job because they are often very understanding and are more likely to give time off because of class deadlines and during exam week. You do need to understand that Work Study is included in your financial aid package so if you are awarded \$18,000 per year and \$2,000 of that is Work Study you are only eligible for \$16,000 in other aid. If you cannot live within the school budget it may be better to get an off campus job so that you are eligible for \$18,000 in aid and any money that you earn from working is in addition to this.

**Loans** - These programs need to be repaid and are available to supplement any grants or scholarships that you receive. Plan out your budget in advance and try not to utilize these unless absolutely necessary.

**Credit Cards** - Citibank has a website [www.citicards.com](http://www.citicards.com) with a section devoted to educating students about credit. It is important to build good credit while you are in college so that when you graduate you are able to get a car loan, or mortgage.



**Pell Grant** - This is part of a federal need based grant program that ranges from \$400 - \$4,050 per year. These funds do not run out, and you will be awarded the amount that you are eligible for as long as you meet the June 30 filing deadline.

**Federal Supplementary Education Opportunity Grant** - this is in addition to Pell Grant awards and those who receive Pell Grants receive priority the maximum is \$4,000 per year.

**Michigan Education Opportunity Grant** - this is available to needy undergraduate students who are enrolled at least ½ time (usually 6 semester credits) It is administered by the individual schools usually on a first come first serve basis and the maximum award is \$1,000 annually.

**Adult Part-time Grant** - This program is for independent financially needy undergraduate who have been out of high school for at least two years. You must be enrolled part-time at a participating educational institution (check at your financial aid office) for 3-11 credit hours. The maximum award is \$600 per year for up to two years of study.

**Michigan Tuition Grant** - In order to be eligible for this grant you must enroll at a private independent Michigan school for post-secondary education. You must demonstrate financial need; have a GED or high school diploma, be enrolled at least half time. The maximum award is \$2,000 per year. Check with your school's financial aid office to see if they participate.

**College Specific Grant Programs** - many schools offer supplemental need based grant programs to enrolled students that is usually awarded on a first come first serve basis, amounts vary by school.

**Tuition Incentive Program** - This is available to low income students who received Medicaid for a certain amount of time before their 18<sup>th</sup> birthday, or graduation date. The first phase of this program pays for all of your tuition and fees at an accredited community college or it will pay the equivalent towards an Associates degree or certificate at a four year university. Once you earn 56 semester credits, or an associates degree you are eligible for an award of \$500 a semester for a maximum of 4 semesters until you complete your Bachelors degree. Contact TIP at 1-800-FA-FACTS.

**Youth in Transition** - Foster kids between the ages of 14 and 21 may use this program it is administered by your local DHS (formerly FIA) office. Some categories that these funds support are Daily Living skills, Educational Supports, Employment Services, Mentorship, Transportation, Physical and mental health services, Parenting skills. Please contact your case-worker for more information if you are no longer in foster-care you may contact DHS in the county that you reside in.

**Education and Training Voucher Program** - This program provides up to \$5,000 per year to use at an accredited post-secondary educational institution. Eligible students will have been in foster care on or after their 14<sup>th</sup> birthday, have a GED or High School Diploma, receive passing grades and be enrolled at least ½ time. You can use these funds to pay for tuition and fees, room and board, books, supplies, transportation, dependent care expenses and other miscellaneous personal expenses. You can get an application at your local DHS office, or by contacting Shannon Gibson at 517-241-8904.