

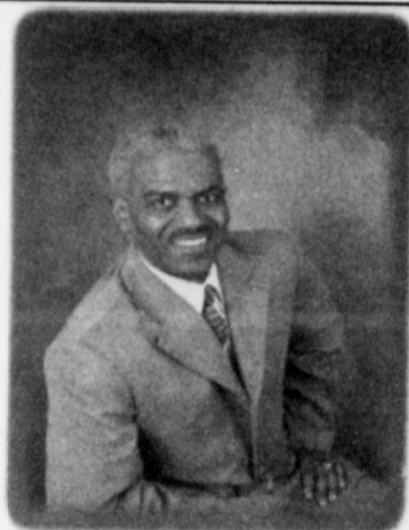
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CASCADE CONNECTIONS

Pell Grants Invest in America

BY ALGIE C. GATEWOOD

As President Obama and the Congress negotiate the terms of the next federal budget, one fact stands above the rest – the purse strings are tight, and many things that Americans hold dear may be targeted for reduction or elimination. Education, sadly, is no exception.

As a community college campus president, it behooves me to pay close attention to the educational decisions made in Washington. But in the midst of challenging economic times, when access to education can make the difference between earning a good living or not, I believe it behooves the general public as well.

For millions of college students who depend on financial aid, the federal Pell Grant is their bread and butter. Pell Grants are readily available and – best of all – don't need to be repaid. Unfortunately, Pell Grants are among those programs targeted for reduction. To his credit, President Obama has expressed a desire to see the grants' maximum allowance remain at \$5,550 per year.

However, in a nod toward the necessity of belt-tightening, it has been proposed that the so-called "year-round Pell" be eliminated. The year-round Pell system allows full-time students who elect to study



during the summer to receive an extra term's worth of grant funds. Eliminating the year-round Pell is just wrong.

It is especially during times of economic duress that students need the continuing support of government investment

in education. It is especially in times of limited employment prospects that students need to continue pursuing their education and training.

The Pell Grant is, simply put, a wonderful tool for democratization; it is an investment in ourselves, an expression of our society's commitment to fostering and nurturing our collective talent and drive. The grant is perhaps the most effective means for students to overcome the primary barrier to higher education – cost – and it deserves to remain fully funded.

Whether you're a student or not, I encourage you to call or write to your representatives in Congress and urge them to not just continue to fund the federal Pell Grant program at its current level, but to increase funding for Pell Grants and for education in general. And if you are a student, and you haven't yet taken advantage of the Pell Grant, now is the time.

The first step is to fill out a Free Application for Federal Student Aid (FAFSA) form. As the name sug-

gests, it's free – and you can fill it out online at www.fafsa.ed.gov, or at your local community college campus' financial aid office. The FAFSA is quite literally the gateway to financial aid; the information that students provide is used to evaluate their eligibility for aid from a whole array of sources – federal and state governments, educational institutions, and independent scholarship funds.

Once a student submits a completed FAFSA, it is usually only a short time before he or she receives confirmation from the federal government. And then, depending on need and eligibility, a whole range of aid becomes available, including:

- Pell Grants: As I mentioned above, the Pell Grant is one of the best kinds of financial aid, because it doesn't need to be repaid. As much as \$5,550 per year can be available to full-time students.

- Supplemental Educational Opportunity Grants (SEOG): Like a Pell Grant, a SEOG doesn't need to be repaid. The maximum amount available each year varies by educational institution.

- Federal Work Study: Work study dollars allow students to work a part-time, on-campus job for pay, while helping to cover educational costs at the same time. The maximum amount available each year varies by educational institution.
- Federal Perkins and Stafford Loans: Low-interest federal loans that students must repay after leaving school. The maximum amount available each year varies by educational institution. In my personal opinion, however, I recommend avoiding loans if at all possible.

- Institutional or external aid: Scholarships and grants issued by a student's college or by an outside organization. In many cases, a student can find scholarships that are specifically targeted toward his or her background or educational goals.

As I mentioned above, submitting a FAFSA is the first step toward receiving financial aid – but hardly the only one. I highly recommend visiting the financial aid office at your local college campus and talking to a financial aid advisor. He or she can assist you with completing the FAFSA, and help you to find and apply for sources of aid for which you are eligible. In addition, many institutions -- like Portland Community College, for example -- hold periodic workshops and orientations on filing the FAFSA and applying for financial aid.

The bottom line is that there is more financial aid available than many people realize, and it's easier to obtain than one might think. There is enough, perhaps, to make higher education a possibility even in dire economic times such as these.

Algie C. Gatewood, Ed.D., is president of Portland Community College's Cascade Campus.

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