

FAFSA primer: How to navigate the college aid maze

If you're worried about paying for your child's college education, keep this statistic in mind: During the 2011-12 school year, the U.S. Department of Education reported that 85 percent of all full-time, four-year college students were receiving some form of financial aid.

Consider planning way ahead of time to develop a college-savings strategy that fits with your finances. If you need more resources to cover additional costs, get to know the Free Application for Federal Student Aid, better known as FAFSA (<https://fafsa.ed.gov>).

FAFSA is the universal application for current and prospective U.S. college students to receive college financial aid. It is the gateway to grants, student loans and work-study programs on the federal and state level.

If you have a child headed for college, it's a good idea to learn about the FAFSA as early as possible. The universal form is the first step for any current or prospective student who needs help paying for higher education. For the 2014-15 academic year, the College Board reported that annual tuition, room and board averaged \$18,943 at in-state public universities, \$32,762 for out-of-state students and \$42,419 at private, nonprofit schools (<http://trends.collegeboard.org>).

Students fill out the FAFSA, but if your child is a dependent student, you should gather the information together. Dependent students are generally younger than 24, unmarried and not working full-time, and they will need your financial data to complete the filing. Students with special family circumstances (including absent parents) may still qualify for federal and state aid under certain conditions but should check directly with financial aid representatives at target schools for specific options.

The process starts with the student choosing a personal information number that gives them multi-year access to the financial aid system. They will follow up with their own Social Security, contact and address information. Parents will submit their most recent federal income tax data and other proof of income; Alien Registration Numbers are required from parents who are not U.S. citizens. More detail is available on the FAFSA site.

FAFSA filing opens after Jan. 1 every year, with June 30 as the final deadline. Keep in mind, though, that a student's current or target school financial aid deadlines (<https://fafsa.ed.gov>) can be significantly earlier based on the state in which they plan to attend college.

Before this process begins, however, tax and financial advisers should be consulted to discuss the full range of savings



JASON ALDERMAN
MONEY MATTERS
Visa columnist

and investing options that can minimize the need for student borrowing. For assistance in completing the FAFSA form, parents and prospective students should consider contacting financial aid administrators at prospective schools or where the student has been accepted for admission. Some schools offer workshops in filling out the form, and organizations like College Goal Sunday (<http://www.collegegoalsundayusa.org/>) offer that assistance in 39 states.

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Parents and students should also check their own networks for help. Employers, professional organizations (related to the student's field of study), fraternal societies and private foundations are great potential resources for no-strings scholarships and grant money. If a dependent child works a summer job at a major company (fast food, retail and beyond), he or she can check if the employer offers scholarships or education benefits to part-time workers. It is also important to keep an eye on the news for the latest changes to federal and state financial aid and student loan rules.

Bottom line: Knowing as much as possible about college financial aid now can help parents and students make the best plans for covering those expenses. Whether college is months or years away, it's never too early to start planning and saving.

— Jason Alderman
directs Visa's financial education programs. To Follow Jason Alderman on Twitter: www.twitter.com/PracticalMoney



SEAN HART PHOTO

Shipping Solutions of Hermiston owner Dorothy Smith, right, helps customer Yesenia Rodriguez Monday at the business's new location, 1000 S. Highway 395. A grand opening and ribbon cutting will take place at noon March 11.

Providing shipping solutions

Hermiston store offers a variety of services

BY SEAN HART
HERMISTON HERALD

Shipping Solutions of Hermiston offers all the services of a post office or a private shipping company with the feel of a small business.

Dorothy Smith, who owns the business with her husband, Dave, said Shipping Solutions provides authorized shipping for FedEx, UPS and the United States Postal Service and offers a variety of other services.

"We do everything that they do except it's a mom and pop-type of business," she said. "It's a cute little store."

Smith said the business had been in operation for about 17 years before they bought it several years ago in the Safeway Plaza with a plan to move it to a more visible location. After purchasing the Talery Plaza across Fourth Street about a year ago, Smith said they moved the business into its new location, 1000 S. Highway 395, at the beginning of February.

"It's a great location," she said. "It's so easy (to get) in and out of here. The appearance makes it look like there's more space. It's bright. It's just got a really nice, clean look to it. It seems that everybody that comes in is just kind of in awe of the store. I've had lots of compliments on it."

Smith said the business offers personal mailboxes that people can access at any time with a key to a separate door. The mailbox area is closed off from the rest of the store during non-business hours and also features a drop box for mail.

Shipping Solutions has a variety of shipping supplies, she said, along with a variety of other services.

"We also do faxing and emailing, laminating, binding notebooks, notarizing, which is really big," she said. "We have a lot of people that come in just to get things notarized. We do a lot of novelty things like greeting cards. If people want to make business cards, we have a company that we work with to get them usually within a week."

The business has self-service

Grand opening

A ribbon cutting will take place at noon at Shipping Solutions of Hermiston's new location, 1000 S. Highway 395. The store is open from 9 a.m. to 5:30 p.m. Mondays through Fridays and from 10 a.m. to 2 p.m. on Saturdays.

copy machines, both color and black and white, as well as scanners and a machine that can fold documents.

Smith said the Hermiston store employs five people, and she and her husband also own Shipping Solutions of Pendleton and O So Kleen.

She said she is excited for Shipping Solutions of Hermiston's grand opening and ribbon cutting, which will take place at noon March 11.

"I think that will get the word out because a lot of people are still driving over to the old spot we were before," she said. "It will just kind of let them know, 'Hey, we moved. We're over here.'"

Shipping Solutions is open from 9 a.m. to 5:30 p.m. Mondays through Fridays and from 10 a.m. to 2 p.m. on Saturdays at the new location, 1000 S. Highway 395, Hermiston.



SEAN HART PHOTO

Dorothy Smith, who owns Shipping Solutions of Hermiston with her husband, Dave, poses inside the new store location in the Talery Plaza, which the Smiths purchased about a year ago.



SEAN HART PHOTO

Dorothy Smith, who owns Shipping Solutions of Hermiston with her husband, Dave, shows the back room for the store's mailbox section, which is accessible at all hours.

BUSINESS BITES

Latino Business Network meeting next week

The Latino Business Network meeting will take place at 9 a.m. March 11 at the Employment Department/Work Source Oregon, 950 S.E. Columbia Drive, Suite B, Hermiston.

Featured speakers are Blue Mountain Community College President Cam Preus and Art Hill with BMCC Small Business Development.

Donuts and coffee will be served. The Hermiston Chamber of Commerce's vision is to promote, educate and support Latino businesses in the greater Hermiston area through networking, advocacy and business community partnership. For more in-

formation about the Latino Business Network, call Debbie Pedro at 541-567-6151.

Farm Worker and Ag Employer Expo coming up

People are invited to the second annual Farm Worker and Ag Employer Expo from 6 p.m. to 8 p.m. March 11 at the Hermiston Conference Center, 415 S. Highway 395, Hermiston, Oregon.

Guest speakers include Fernando Gutierrez, state monitor advocate for the Oregon Employment Department; Liz Marvin, Project College Bound coordinator with

the Hermiston School District, who will provide information on FAFSA; Manny Medrano with Oregon Human Development Corp.; Elvira Salamanca with CAPECO, who will share training and education opportunities available; and a farm worker attorney. People will also hear about other training and employment programs to help build the workforce and learn more about the Latino Business Network. Fiesta Foods will be serving dinner at the beginning of the event.

For more information, call the Hermiston Chamber of Commerce at 541-567-6151 or, for Spanish-speakers, Eddie De La Cruz, 541-701-4696.



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