

Oregon's Adult Learner College Line

A partnership between the state of Oregon and the US Department of Education

Ask us about resources for your education by phone Monday through Friday 9 to 9 1-877-848-4669



(Lifelong) Learning is an Act of Hope

Despite scheduling and financial challenges and the normal pressures of collegiate life, thousands of nontraditional students are excelling in colleges and universities nationwide.

This month, I sought inspiration for my column from Carol E. Kasworm, department head and professor in the Department of

identity as college students may come from within, or it may sometimes be the result of influences in society. Barriers to acceptance may clearly exist, or barriers may be perceived by the adult student to exist. Barriers can be internal, within an educational institution or come from outside, from society or family, for example. In contrast to some

environment of the collegiate world.”

While some of the content in Kasworm’s survey of the literature is a little deep for light reading, the basic meaning comes through clearly: adults who attend college later in life are more serious students who bring invaluable lessons to the

“Through acts of hope” adult college students succeed

Adult and Higher Education at North Carolina State University. In her article, “Emotional Challenges of Adult Learners in Higher Education,” she outlines challenges to adult college students that we who have made the journey can easily recognize.

Kasworm writes about busy lives and self-doubt, optimism and mental stress; her thesis is that learning is “an act of hope.” She explains that adult college students exist in two worlds, and that education in adulthood is a complex journey toward self identity, and the journey is fraught with emotional challenges. The quest for self-

traditional students, adults enter college to succeed, Kasworm argues, and that mindset, plus our experience dealing with challenges helps us overcome powerful odds. Citing the traits of courage, commitment and persistence in adult learners, the author clearly admires our diligent pursuit of higher education.

When we arrive at school, she writes, “Adult students come as highly complex yet ever changing selves. They negotiate their sense of an adult student identity based on who they are and who they wish to become, as well as through the complex interactive

classroom. Their classmates benefit, too, from the presence of adults who are always learning. As role models and thinkers, we can seek to stay open minded and hopeful about younger generations in the classroom, which translates to tolerance outside the classroom.

A prolific author, Kasworm is also editor of the latest in a series: Handbook of Adult and Continuing Education. The handbook is a compilation of 75 authors’ insights into the complex culture of adult education in the 21st century. <http://www4.ncsu.edu/~cekaswor/>

State of Oregon
Oregon University System
www.ous.edu

[Eastern Oregon University](#)

[Oregon Institute of Technology](#)

[Oregon State University](#)

[OSU Cascades Campus](#)

[Portland State University](#)

[Southern Oregon University](#)

[University of Oregon](#)

[Western Oregon University](#)

[OR.Health & Science University](#)

17 OR Community Colleges



www.odccwd.state.or.us/communitycolleges.aspx

[Oregon Independent Colleges Association \(OICA\)](#)

Private Institutions of Higher Education
Links to OICA member schools:
www.oicanet.org

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Oregon's Adult Learner College Line: web links

Featured links for obtaining funding for education. Federal student aid may be in the form of grants, work study jobs or loans.

To file the **Free** Application for Federal Student Aid (FAFSA) for the academic year 2011–2012 that for most schools begins in fall 2011, see www.fafsa.ed.gov.

Don't wait to complete your 2010 federal income taxes

to file the 2011–2012 FAFSA. To sign the electronic FAFSA form, use your Personal Information Number (PIN) obtained at: www.pin.ed.gov.

For the 2010–2011 spring term that for most schools starts in May 2011, use your 2009 federal income tax information and complete the FAFSA form for the academic year 2010–2011,

which for most schools runs through June, 2011.

? Questions
<http://studentaid.ed.gov>
FAFSA phone: Monday – Saturday at 1 800 433 3243

Oregon Adult Learner College Line: Click to e-mail us a question:



Calendar: Planning for success!

January 2011

In January:
File the Free Application for Federal Student aid online at www.fafsa.ed.gov. **Don't wait** to file until your federal income taxes are done; estimate your 2010 income!

Jan. 7 @7pm: FAFSA Friday webinar from the Oregon Student Assistance Commission. To sign up e-mail: contactus@aspireOregon.org

Jan. 14 @2pm: FAFSA Friday webinar from the Oregon Student Assistance Commission. To sign up e-mail: contactus@aspireOregon.org

Jan. 15 College Goal Oregon (25 Oregon locations, three January 2011 dates). www.collegegoaloregon.org

Jan. 21 @7pm: FAFSA Friday webinar from the Oregon Student Assistance Commission. To sign up e-mail: contactus@aspireOregon.org

Jan. 22 College Goal Oregon (25 Oregon locations, three January 2011 dates). www.collegegoaloregon.org

Jan. 28 @2pm: FAFSA Friday webinar from the Oregon Student Assistance Commission. To sign up e-mail: contactus@aspireOregon.org

Jan. 29 College Goal Oregon (25 Oregon locations, three January 2011 dates). www.collegegoaloregon.org

Jan. 29 10 am-noon. Salem, Oregon. Salem-Keizer School District Educator Recruitment Fair. www.teachinginoregon.org/

February 2011

Feb. 4 @2pm: FAFSA Friday webinar from the Oregon Student Assistance Commission. To sign up e-mail: contactus@aspireOregon.org

Feb. 11 @7pm: FAFSA Friday webinar from the Oregon Student Assistance Commission. To sign up e-mail: contactus@aspireOregon.org

Feb. 15: OSAC Scholarship packet Early Bird deadline. www.getcollegefunds.org

Feb. 18 @2pm: FAFSA Friday webinar from the Oregon Student Assistance Commission. To sign up e-mail: contactus@aspireOregon.org

March 2011

March 1: Final OSAC Scholarship packet deadline. www.getcollegefunds.org

March 27: Noon to 3pm, Sunday. Portland National Spring College Fair. FREE. University of Portland, Chiles Center, 5000 N. Willamette Blvd. Portland

Anytime Online

Explore Computer Science and Engineering Careers on the GetReal web site: <http://getreal.ous.edu/career.php>
Oregon Veterans' Benefits: www.ous.edu/stucoun/prospstu/vb.php
Labor Statistics and Career Wage information: www.oregonopportunities.gov/choosing.html

Ask us about resources for your education by phone Monday through Friday 9am to 5pm 1-877-848-4669



www.oregonopportunities.gov

"What is a webinar?"

Web + seminar = webinar

An interactive presentation delivered online

Click below for WEB LINKS

Oregon's independent colleges and universities offer degree programs for any area of interest.

For more details on Oregon Independent Colleges Association (OICA) institutions

please visit www.oicanet.org

(School names below are web links)

[Concordia University](#)

[Corban University](#)

[George Fox University](#)

[Lewis and Clark College](#)

[Linfield College](#)

[Marylhurst University](#)

[Mount Angel Seminary](#)

[Multnomah University](#)

[National College of Natural Medicine](#)

[Northwest Christian University](#)



[Oregon College of Art & Craft](#)

[Oregon College of Oriental Medicine](#)

[Pacific Northwest College of Art](#)

[Pacific University](#)

[Reed College](#)

[University of Portland](#)

[Warner Pacific College](#)

[Western Seminary](#)

[University of Western States](#)

[Willamette University](#)



Financial aid basics *compiled by Debbie Porter*

Federal education aid for students, funds that come from the **US Department of Education**, are available in the form of **grants**, such as the **Pell grant** which do not need to be repaid, **work study jobs** and **low interest loans**.

Once a student completes the **FAFSA**, the **Free Application for Federal Student Aid** at www.fafsa.ed.gov, a number is generated that represents the **Expected Family Contribution (EFC)**. The formula for student aid takes into account family size and income, and based on what the formula shows a family might be able to afford for education, federal financial aid kicks in with an **"un-met need"** calculation. A amount of a student's un-met need is then offered in the form of federal education aid.

For many low and middle income families, the EFC may range from \$0 to several thousand dollars. This does not mean that the family will be required to pay up front, only that over the course of the year, the family is expected to contribute to the student's living expenses. An EFC of \$0 can mean that the government may cover most of a student's college costs.

Completing the FAFSA allows the US Department of Education to send your EFC directly to the schools in which you are interested; the number is sent electronically. Once you are **formally admitted** to the school and have registered for classes, the financial aid department will issue you an **Award Letter** for the academic year. You may choose to accept all, part, or none of the federal financial aid that is offered to you in the Award Letter.

The EFC also may be used to compute state aid. In Oregon, the **Oregon Opportunity Grant** is based on income guidelines that track with the Pell grant. Students who **file the FAFSA** as early in January as possible will be more likely to receive grant if they are eligible, because grant money does run out.

Most federal aid is need-based, that is, based on family income. **Scholarships**, awards for college that are not need-based, are often awarded for good grades or community service. These awards are called **merit-based** awards. Scholarship applications very often require completion of the FAFSA for eligibility.

Student loans are available under several names and alternatives. **Federal Direct**, **Ford**, **Stafford** and **Federal Family Education Loan Program (FFELP)** are some of the options. Student loans may be offered to undergraduate, **graduate students** and **professional degree students** or to their families and they come with **subsidized** and **unsubsidized** interest plans. Even though student loans have generous terms and there are some loan reduction and forgiveness programs, there are **limits** to the amount of loans a student can borrow. Many schools limit the total number of credits that can be transferred from a community college to a university, and they may require a program to be completed within a set amount of time.

Loan dollar amount limits are generally set to allow a student to borrow no more than 150% of the amount a degree would cost. This gives some flexibility in case a student changes majors. Each

institution sets a credit limit, to assure that students move up and do not stay at one academic level indefinitely.

Cost of Attendance or **COA** is the amount a student is expected to need for tuition, books and living expenses while at college. Of course, someone living with family may have a lower cost of living than someone from out of the area. Usually, a college or university's Cost Of Attendance is noted on the financial aid web page or in the catalog. The annual COA at a private, high academic standard college may be far higher than that of a public university but many students attending private schools will find that they qualify for scholarships and other aid from the school.

Federal grants do not need to be repaid unless a student fails to make **Satisfactory Academic Progress (SAP)**. Work study jobs have dollar limits, and so when a student has worked a preset number hours in the position, the job will end for that academic term.

Consolidation is the process of combining several student loans or locking in a fixed rate for the life of a loan. In some cases, student loans may be **reduced** or **forgiven** if a person works in public service or for a nonprofit entity for ten years. Certain professions such as teaching and nursing have special loan forgiveness programs. Other ways to repay loans or earn funding for college are military service, the [Peace Corps](#), [AmeriCorps](#) and [AmeriCorps VISTA](#) (Volunteers in Service to America).

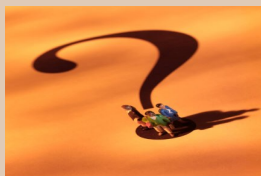
If you are **unable to find a job** or unable to work, it is possible to obtain a **hardship deferment** or **forbearance** on federal student loans. Depending upon the type of relief form payments for which you are eligible, interest may still accrue. One should always contact the US Department of Education before falling behind on payments. In the case of the student's documented **permanent disability**, the US Department of Education may cancel the loans, but the student must initiate and complete the formal process.

Borrowers who fall into **default** status on their loans may not incur more student loans until those loans are current. In addition, student loans are not discharged in bankruptcy filings. **Loan rehabilitation**, when a student brings their debt to current status, may be achieved by working with the lender and making a certain number of payments as promised.

Students who need to find out their loan status can contact the **National Student Loan Data System (NSLDS)**: http://www.nsls.ed.gov/nsls_SA/ Students may also call 1-800-4-FED-AID or TDD 1-800-730-8913 or e-mail the US Department of Education at studentaid@ed.gov

For some tips on **avoiding default** on your student loans see NELA, the Northwest Education Loan Association. <http://www.nela.net/Centers/Pages/oregoncenter.aspx>

For tons of **helpful information** about financial aid from the US Department of Education: www.finaid.org



Find out about Careers with Online Tools

Explore Possibilities with My Path Careers www.mypathcareers.org/

Career pathways (Oregon community colleges)

www.worksourceoregon.org/index.php/career-pathways/156-career-pathways-roadmaps



Financial aid basics

compiled by Kathleen Hamilton

Information collected from the www.finaid.org/loans web site

Loan Repayment

There are four main repayment plans for Federal education loans, consisting of Standard Repayment and three alternatives. Each of the alternatives has a lower monthly payment than Standard Repayment, but this extends the term of the loan and increases the total amount of interest repaid over the lifetime of the loan.

Types of Repayment Plans

All six plans are available for student loans, but only the first three plans are available for parent loans.

Standard Repayment. Under this plan you will pay a fixed monthly amount for a loan term of up to 10 years. Depending on the amount of the loan, the loan term may be shorter than 10 years. There is a \$50 minimum monthly payment.

Extended Repayment. This plan is like standard repayment, but allows a loan term of 12 to 30 years, depending on the total amount borrowed. Stretching out the payments over a longer term reduces the size of each payment, but increases the total amount repaid over the lifetime of the loan.

Graduated Repayment. Unlike the standard and extended repayment plans, this plan starts off with lower payments, which gradually increase every two years. The loan term is 12 to 30 years, depending on the total amount borrowed. The monthly payment can be no less than 50% and no more than 150% of the monthly payment under the standard repayment plan. The monthly payment must be at least the interest that accrues, and must also be at least \$25.

Income-Contingent Repayment. Payments under the income contingent repayment plan are based on the borrower's income and the total amount of debt. Monthly payments are adjusted each year as the borrower's income changes. The loan term is up to 25 years. At the end of 25 years, any remaining balance on the loan will be discharged. The write-off of the remaining balance at the end of 25 years is taxable under current law. There is a \$5 minimum monthly payment. Income-Contingent Repayment is available only for Direct Loan borrowers.

Income-Sensitive Repayment. As an alternative to income contingent repayment, FFELP lenders offer borrowers income-sensitive repayment, which pegs the monthly payments to a percentage of gross monthly income. The loan term is 10 years.

Income-Based Repayment. The College Cost Reduction and Access Act of 2007 introduced income-based repayment as a more generous alternative to income sensitive and income-contingent repayment, starting on July 1, 2009. Unlike income contingent repayment and income-sensitive repayment, it is available in both the Direct Loan and FFEL programs. Income-based repayment is like income contingent repayment, but caps the monthly payments at a lower percentage of discretionary income.

Other Student Loans

If your borrowing needs are not met by the federal programs, lenders offer a variety of supplemental borrowing programs known as Private or Alternative Loans.

Private Education Loans, also known as Alternative Education Loans, help bridge the gap between the actual cost of your education and the limited amount the government allows you to borrow in its programs. Private loans are offered by private lenders and there are no federal forms to complete. Eligibility for private student loans often depends on your credit score. Private education loans tend to cost more than the education loans offered by the federal government, but are less expensive than credit card debt. The federal education loans offer fixed interest rates that are lower than the variable rates offered by most private student loans. Federal education loans also offer better repayment and forgiveness options.

Since federal education loans are less expensive than and offer better terms than private student loans, you should exhaust your eligibility for federal student loans before resorting to private student loans.

Kathleen Hamilton is one of our Oregon Adult Learner College Line counselors. She earned a bachelor of science in Business Administration from Portland State University while working full time. Kathleen worked for Portland State's financial aid office for 29 years. She lives in Portland with her husband, two Siberian Huskies, two Labrador retrievers, a cat and four finches.

www.fastweb.com

Visit www.fastweb.com, a scholarship search engine with competitive national scholarships. It's a good idea to create a separate, free e-mail account for this site, as you will receive their advertisers' e-mail messages.

Remember, **never** pay for a scholarship or apply if the result is "guaranteed." Never share personal information (such as your social security number) with a scholarship agency unless you know them to be legitimate.

Do you have feedback, questions
or any comments about the
Oregon Adult Learner College Line
or electronic newsletter?

Please let us know!

adultlearnerline@ous.edu

Education Bits, Links

♦Scholarships/Funding♦

- Oregon Student Assistance Scholarship packet, deadline March 1, 2011 for the 2011-2012 academic year. www.getcollegefunds.org
- Scholarships4school is a national scholarship search site (some award opportunities will be school-specific or require residency in a State other than Oregon): <http://www.scholarships4school.com/>
- United Negro College Fund: Scholarships and internships for African American students- <http://www.uncf.org/forstudents/scholarship.asp>
- Asian and Pacific Islander American scholarship fund. Deadline January 14, 2011. <http://www.apiasf.org/>
- Gates Millennium Scholar Program: Available to adults if they have never attended college. Deadline January 10, 2011 for first round of competition. Nomination required, high GPA, income restrictions. www.gmstp.org
- Scholarships especially for Latino students: <http://latinocollegedollars.org/>
- Transition to University and Careers Program at Oregon State University. Scholarships in Science, Technology, Engineering, and Mathematics (STEM) Duration: April 1, 2010 to March 31, 2015 Objective: The Transition to University and Careers Program aims to enhance successful transition for qualified science, technology, engineering and mathematics students from any community college to the University Honors College at Oregon State University. Scholars will participate in a program to ease the transition to University life. Scholarship: One year, up to \$5,000. Up to 20 scholarships awarded annually.

Applicants must be currently be enrolled in a Community College. (Degree Partnership students are welcome.), have a cumulative college GPA of at least 3.25, have unmet financial need as documented by FAFSA, transfer to OSU (Corvallis campus) with a declared major in one of the STEM disciplines, apply to the University Honors College by February 1st, be a U.S. citizen or legal resident.

Online applications are available at: <http://oregonstate.edu/dept/honors/future/scholarships/S-STEM>
For more information: Transition to University Careers Program, contact Dan Arp, Phone 541-737-6400 dan.j.arp@oregonstate.edu

- National Black Nurses Association 2011 scholarships. 150,000 members, annual national conference with Continuing Education units, leadership opportunities. Scholarship: Nursing school students with one full year of school remaining, must become a member of NBNA. deadline April 15, 2010 http://www.nbna.org/index.php?option=com_content&view=article&id=74&Itemid=133
- Female law students who are preparing to take the Oregon State bar exam are encouraged to apply for the Oregon Women Lawyers Foundation Bar Exam fee grant: <http://www.owlsfoundation.org/grants.htm>
- The US Department of Health and Human Services (HHS) administers a number of financial aid programs for students interested in health profession careers. For more information on programs administered by HHS, visit www.hhs.gov/grants/index.shtml#education. For information about aid from HHS's Bureau of Health Professions, students may call 1 877 446 4772, e-mail callcenter@hrsa.gov or visit www.bhpr.hrsa.gov/dsa
- The National Health Service Corp has scholarship programs available to students in medicine, nursing, dentistry and physician's assistant studies. They typically cover tuition, fees, books and supplies, and provide a monthly living allowance. Please check their website for availability of the application as well as the deadline for applying. <http://nhsc.bhpr.hrsa.gov/scholarship/>
- American Association of Colleges of Nursing provides a scholarship database: <http://www.aacn.nche.edu/Education/financialaid.htm>
- Oregon Institute of Technology's scholarship packet for the academic year 2011-2012 is now open. Apply for up to 10 scholarships with one application for 2011-2012 academic year. Deadline-February 1, 2011. <http://www.oit.edu/prospective-students/financial-matters/scholarships/oregon-tech-foundation-scholarship-program>
- Scholarship: Black United Fund Nursing. Deadline January 13, 2011. Linfield School of Nursing: one \$7,000 annual tuition, renewable for a maximum of 3 years in pursuit of Nursing or Health Sciences degree.

You must have a minimum of 34 transferable college credits to apply.

http://www.bufor.org/index.php/pages/scholarships/access_scholarships_information

- American University in Washington D.C. lists many national scholarships, including graduate level opportunities <http://www.american.edu/careercenter/meritawards/National-Scholarship-Directory.cfm>

- According to the US Department of Education web site, a total of, \$258,657,958 in Pell Grants have been awarded to students attending schools in Oregon.

“The ARRA (American Recovery and Reinvestment Act) provides an additional \$200 million to the Work-Study program, providing colleges and universities with additional funding to provide jobs to students to help with their college and living expenses.

Work Study funds are distributed to qualifying schools which select students based on financial need. A total of, \$2,554,831 in Work Study funds have been awarded to students attending schools in Oregon.”

Other funded programs assisted special education, vocational rehabilitation, Independent Living, homelessness assistance, education technology grants, low income public school assistance and state fiscal stabilization funds. <http://www2.ed.gov/policy/gen/leg/recovery/state-fact-sheets/index.html>

♦Lifelong Learning♦

Not necessarily for credit and sometimes delivered online, lifelong learning courses and certificates are for anyone interested in continuing education.

- Life by Design NW, an initiative of the Portland Community College Foundation. Offers classes and events for those age 50+, information on interesting community projects. Several Affinity Groups have been formed where seniors with similar interests can gather to discuss issues (titles below are hot links): [Saving Our Stories](#); [Retirement](#); [Loss and Liberation](#); [Life/Work Transition](#); [Community Engagement](#) (with the non-profit group Hands-On Greater Portland) <http://www.lifebydesignnw.org/About>

(continued on page 6)



Education Bits (con't)

◆Lifelong Learning◆(con't)

●Oregon State University now offers an online program for healthy living . In partnership with the [AARP](#), OSU Extended Campus, Lifelong Learning and OSU Extension Service have designed an online program consisting of five modules for anyone interested in healthy aging. <http://ecampus.oregonstate.edu/workforce/aging-well/>

●University of Oregon offers Community Education for-credit courses for non-admitted students <http://cep.uoregon.edu/>

●UO Academic extension: professional courses, personal enrichment <http://academicextension.uoregon.edu/>

●**Osher Lifelong Learning Institute** (OLLI) is a national institute to encourage lifelong learning with 118 programs represented in all 50 states. Each site has specific courses and events.

OLLI is more than attending classes and social functions. Members are afforded the opportunity to volunteer in the member-run organization. They are encouraged to serve on committees, teach courses, assist in orienting newcomers, contribute to the newsletter, host classes, and participate in OLLI governance by becoming a member of the Council.

<http://osher.uoregon.edu/>

<http://www.sou.edu/olli/>

●OASIS is a national nonprofit organization that promotes lifelong learning and community service. Many community programs, including volunteer tutoring in elementary schools. Free membership, and affordable, interesting classes. Topics such as healthy aging, exercise, special history tours, the arts, travel, computer technology. Classes in Portland and in Vancouver Washington.

<http://www.oasisnet.org/DiscoverOASIS/Programs.aspx>

●Senior Community Service Employment Program: administered through nonprofit organizations with funding from the US Department of Labor

http://or.easterseals.com/site/PageServer?pagename=ORDR_SCSEP

For more information on the federal program: http://www.doleta.gov/seniors/html_docs/aboutscsep.cfm

●Join one of the American Association of Retired Persons (AARP) free online interest

groups. An example is Expressive Drawing and Creativity.

Paid membership is not required to join online groups.

<http://www.aarp.org/online-community/groups/index.action?slGroupKey=bfd29a3f-dc19-40b8-ad47-eb7128c56793>

●QuickSkills are interesting courses with online delivery over six weeks. You can upgrade business skills or learn about a new field at your own pace. Find a class about computer, grant writing, graphic design, legal issues and many more. Non-credit courses. Costs starts at \$100 per session. Courses provided by Education To Go (www.ed2go.com), which also delivers non-credit courses in partnership with community colleges.

<http://ecampus.oregonstate.edu/online-degrees/quickskills.htm>

●Oregon State University offers workforce skills classes for professionals in fire science, pharmacy careers, forestry and horticulture, including the Master Gardener program online.

<http://ecampus.oregonstate.edu/online-degrees/programs.htm>

<http://ecampus.oregonstate.edu/workforce/master-gardener-online>

◆Education News◆

●**Portland Community College** (Oregon) will start a high school equivalency program with the help of a \$2.24 million grant from the [U.S. Department of Education's Office of Migrant Education](#). The program is designed to help migrant and seasonal farm workers and their family members obtain a GED, join the military, start postsecondary education or find jobs. The grant will serve 100 students a year.

●UO's Oregon Institute of Marine Biology near Charleston, Oregon, offers the only undergraduate degree in Marine Biology in the Pacific Northwest. <http://uoregon.edu/oimb>

●The City of Astoria Parks and Recreation, Clatsop Community College, and the Astoria School District are partnering to create a new child care center at Astoria's Captain Robert Gray School. It is slated to open as early as January 2011 and will employ 12 people.

●Thinking of summer? Consider Summer Session at the OSU Hatfield Marine Science Center. Oregon State University is one of 30 Sea Grant universities in the nation. OSU Summer Session

at the Oregon coast has scholarships available: <http://summer.oregonstate.edu/courses/hatfield>.

Information about Sea Grant institutions: www.seagrant.noaa.gov/aboutsg/index.html

◆Student Support◆

●Homeowners in Oregon have a new mortgage assistance resource. Community Services Consortium (CSC) will assist homeowners who are struggling to pay their mortgages due to unemployment or a significant loss in income. Homeowners may be eligible for a new program that will provide up to \$20,000 in mortgage payment support, for as long as a year. This new program -- Mortgage Payment Assistance (MPA) -- is the first offered by the Oregon Homeownership Stabilization Initiative (OHSI). Applications for the MPA program are available online at

www.oregonhomeownerhelp.org.

The website includes an eligibility test, FAQs and a newsletter sign-up for program updates. Program participants will be randomly selected from eligible applicants by a secure software program and notified soon after the application's closing date. The program is not first-come, first-served. All eligible homeowners who apply within the application period will have an opportunity to receive help with their mortgage payment.

Assistance information from Oregon's official web site: www.oregon.gov

If you need immediate help, call 888-995-HOPE (4673).

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Iron rusts from disuse,
stagnant water loses its
purity, and in cold weather
becomes frozen: even so
does inaction sap the vigor
of the mind."

Leonardo da Vinci

1452-1519

Italian artist, architect, engineer,
inventor, philosopher

Education Bits (con't)

◆Student Support◆ (con't)

●The National Urban League, celebrating 100 years of service to African Americans, has a young professional's group for leadership development opportunities.

"National Urban League is a historic civil rights organization dedicated to economic empowerment in order to elevate the standard of living in historically underserved urban communities. Founded in 1910 and headquartered in New York City, the National Urban League spearheads the efforts of its local affiliates through the development of programs, public policy research and advocacy. Today, there are more than 100 local affiliates in 36 states and the District of Columbia, providing direct services that impact and improve the lives of more than 2 million people nationwide."

<http://www.nul.org/content/national-urban-league-young-professionals-nulyp>

●The Agricultural Research Service (ARS) recruits students interested in science education and career experience at various educational institutions. The ARS seeks to find students with skills to meet its current and future employment needs.

Students work varying schedules – some work all year long while attending school, while others work only during the summer months. Opportunities are available throughout ARS nationwide. Since many of our facilities are co-located with major universities, student employment provides opportunities for students to gain valuable experience related to their field of study or in other areas. For information on student employment with ARS, use the links below:

United States Department of Agriculture (USDA) Student Employment Programs
<http://www.ars.usda.gov/Careers/docs.htm?docid=1438>

USDA Student Employment Contacts
<http://www.ars.usda.gov/Careers/docs.htm?docid=1345>

For information on educational outreach conducted by ARS employees, use the link below

for USDA Educational Outreach:

<http://www.ars.usda.gov/Services/docs.htm?docid=1274>

For information on internship programs and opportunities within USDA and in other Federal agencies, use the link below:

<http://www.usda.gov/da/employ/intern.htm>

●ORCC 2011 Student Leadership Conference
9:30-5 pm on January 15 and 16 at Linfield College Portland Campus, located at 2255 NW Northrup Street Portland, Oregon 97210
Contact: Megan, 503-725-2659
megan@regoncampuscompact.org

●Oregon college and university events:
<http://lifebydesignnw.org/Learning/Colleges-and-Universities>

◆Community Resources◆

●In Portland, GED and English as a Second Language help: Community Learning Center located at SE Works:
<http://www.seworks.org/learningcenter.php>

SE Works has specific resources for job seekers whose first language is not English, persons with disabilities and also those who are returning to the workforce after incarceration.
<http://www.seworks.org/jobseeker.php>

●Rural Development is a department of the United States Department of Agriculture (USDA). A site sponsored by Rural Development Initiative in support of rural life:
<http://news.opb.org/economy/rural-economy-project/>

◆Careers/Opportunities◆

●United States Department of Labor: Bureau of Labor Statistics: statistics on college, employment rates and wages
<http://www.bls.gov/spotlight/2010/college/>

●A career search with selected features allows you to sort for occupations with excellent growth prospects through the year 2018 that also have high or very high wages:
<http://data.bls.gov:8080/oepl/servlet/oepl.noetted.servlet.ActionServlet>

●Easter Seals also assists job seekers:



http://or.easterseals.com/site/PageServer?pagename=ORDR_job_training

Easter Seals, 5757 SW Macadam Avenue, Portland, OR 97239 Phone 503 228-5108, Catherine Todd, 503 552 9925 or contact: ctodd@or.easterseals.com

●If you are a small business owner, if you work in support of a business owner, or if you are a business student, you may be interested in the State of Oregon's Around the State electronic publication. Every month, Around the State documents new businesses, expansions, plant layoffs, acquisitions and closures, available by region. Around the State is an invaluable source for finding new suppliers, targeting new customers and just seeing what your neighbors are doing out there. Anyone can be added to the monthly e-mail list:

<http://www.qualityinfo.org/olmisi/PubReader?itemid=00000036>

●Oregon Business Support web site: <http://www.oregon4biz.com/> Includes a portion of the site, Office of Minority, Women and Emerging Small Business, which supports new businesses.

●Career Resources for Agriculture, Natural Resources, Food Science. The site has career information that is helpful to all students.
<http://www.agriculture.purdue.edu/USDA/careers/index.html>



"Forty is the old age
of youth, fifty is the
youth of old age."

Victor Hugo
1802-1885
French poet and novelist

Consider an
Adult Degree Completion from an Oregon public or private university or college program to help you earn that job promotion!

