



## President Jake Starts First Rotary Meeting of the 2021



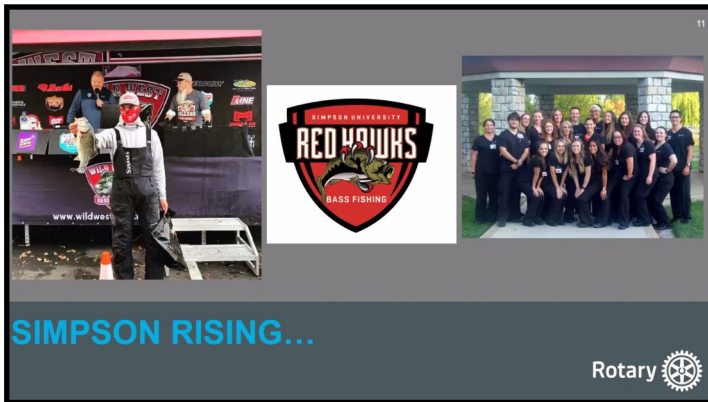
Music by the one and only Rick Hill

## Jake's Virtual Recognitions



Here we have Rory Greek on the left in the picture getting his blue badge for \$25.00. On the right side of the picture is Joel Northrup, our new member. Joel is the Marshall of Shasta County. He has 25 deputies under him. Joel is the first new member for Jake's year. Joel has the challenge of getting the signatures on his new apron. Pres. Jake did a great job welcoming our new member. There was thunderous Zoom virtual applause. Joel thanked the Chamber of Commerce for the virtual lunch he received compliments of Pres. Jake Mangas.

# Jake's Recognitions Continued



Norm Hall is justifiably proud of the Simpson University Red Hawks. The Hawks were in a bass fishing contest recently and finished first in California. Some 70 boats were launched on Shasta Lake.

Also the Simpson Nursing program was rated number 7 out of 140 nursing programs in California.

Norm was so proud he gave \$200 to his Paul Harris Fellow.

Next was Eva Jimenez being selected for The McConnell Foundation Board of Directors. She replaces Bob Blankenship. Eva serves on the board for the Chamber of Commerce and as she mentioned also holds down a full time job at Shasta College. Eva donated \$100 to the club. Joe Wyse is so proud of Eva, he also donated \$100. Thanks Eva and Joe.

Lee Salter not wanting to be left out also \$250. Thanks Lee!!!



Grandpa and Past President Jeff Avery has done it again. The night before this Rotary meeting the world welcomed a new grand-daughter at 8 lb. and 20 1/2 inches. Jeff is so proud he begged to give \$100 to his grandson's Paul Harris Fellow.

Tiger Michiels just can't avoid the spotlight. Pres Jeff reminded Tiger he was good friends with Michael Landon and Tiger was on the "Little House On The Praire" set many times. Tiger knows and knew so many Hollywood Stars that he is a "Star" himself. Tiger donated \$100 to his Paul Harris Fellow. Thanks Tiger for being so famous.





## Where The Money Goes

Girls, Inc.: \$2,390

One SAFE Place: \$5,634

Empire Recovery Center: \$3,000

Lassen Park Foundation: \$2,500

Roughout Ranch Foundation: \$500

Cub Scout Pack 44: \$945

Total Awarded: \$14,969



## ROTARY GRANTS AWARDS



### Lassen Park Foundation Shown By Jenn Finnegan



### Youth Camping Program 2020

(During Covid-19 Pandemic)



**Special Bell Ringers Update:** The total collected coming. We staffed 6 full days with 57 Rotarians, family and friends. Some rang 2-3 different shifts.

# College Options by Brad Williams

16



**PROGRAM: BRAD WILLIAMS, DIRECTOR OF FINANCIAL  
AID SERVICES & EVENTS  
COLLEGE OPTIONS**



- Providing college and career preparation services
- Serving students and families in the North State since 2003
- A non-profit organization securing grant funding to be able to provide free services and resources to our 5-county region
  - Modoc
  - Shasta
  - Siskiyou
  - Tehama
  - Trinity
- Academic/college preparation, career exploration and financial aid
- Appointments available      530-244-4022





# College Options Comments

College Options serves mostly high schools all over Northern California. Most people don't know where to start getting financial aid for college and university. That is the job of College Options. Brad traveled to all of the high schools this year with some of the contacts being made virtually. When visiting with parents, it appears one of their greatest concerns is where the money will come from for their child's education.

The type of funds available include grants and scholarships. One of those giving scholarships is our own club. The McConnell Foundation is a big participant as well as many other organizations and charities. Also available are Federal and California State funds. State funds are to be used for California schools only. High income families can still receive aid but only up to 40%.

The remaining images tell the "College Options" story.

## GOALS FOR FINANCIAL AID PRESENTATIONS

- Take the mystery out of the financial aid process and provide a basic understanding of how financial aid works
- Provide an understanding of how to maximize your financial aid potential
- Help your family to be better informed consumers regarding education choices
- Identify resources for help and assistance
- Help you realize that there is a viable plan for each student



## WHY FILE A FAFSA???

FAFSA is your gateway to the 4 types of Financial Aid by way of 3 sources:

- Federal Government
- State Government
- Higher Education Institutions

Takes about 30 minutes to complete the FAFSA

- Using the IRS Data Retrieval Tool (DRT) for reporting financial information speeds the process
  - Do not use the IRS DRT if you have filed an amended tax return (DRT does not pull in amended data)

Get Pell Grant (Federal) estimate immediately

Get Federal loan eligibility immediately

Find out if Cal Grant eligible soon after filing (from the California Student Aid Commission)

Even if you don't think you will qualify for need based aid, consider the following:

- Regardless of income level, a FAFSA must be filed to receive free CA Community College tuition
- Allows for access to government loans
- Allows for the opportunity to secure need-based aid if life circumstances and/or financial circumstances change (special circumstances)
- Some schools will not consider you for merit scholarships until you have submitted a FAFSA



## FINANCIAL AID OPPORTUNITIES

### > Limited & Middle-Income families 2020-2021 Information

- Federal Aid\*
  - Pell Grant **\$639 - \$6,345/year** (6 years max)
    - Maximum Pell Eligible EFC is 5711
  - Work Study (college/university jobs)
  - Federal Student Loans
- California Aid
  - Cal Grant\*\* **\$1,656 - \$12,570/year** (4 years max)
    - California College Promise Program\*\*\*
    - First 2 years of community college tuition-free for first-time, full-time students who file a FAFSA
- Institutional Aid
  - Scholarships: need-based and/or merit-based
  - Varies by school

\*Applies to all accredited schools in US

\*\*Applies to all accredited and approved schools in California

\*\*\*Applies to all accredited community colleges in California



## FINANCIAL AID OPPORTUNITIES

### > Higher Income families 2020-2021 Information

- Federal Aid\*
    - May be eligible for Federal Student Loans (cannot borrow past COA)
  - California Aid
    - California Middle Class Scholarship
      - Up to \$184,000 income and \$184,000 assets
      - Pays 10%-40% of tuition at only CSU or UC schools
        - UC maximum award - **\$5,028**
        - CSU maximum award - **\$2,298**
  - Institutional Aid
    - Merit-based scholarships
    - Varies by school
- \*Applies to all accredited schools in US
- All families**
    - Western Undergraduate Exchange (WUE)
      - Enables students in 16 western states & territories to enroll at 160+ participating public schools outside their home state and pay reduced tuition.
      - WUE rate of 150% in-state tuition (or less)



Cal Grant Award Amounts 2020 - 2021							
Cal Grant	GPA	Degree	CCC	CSU	UC	Private Non-Profit	Private For-Profit
A	Min 3.0	Min 2 year AA or BA/BS	CCC reserve	\$5,742	\$12,570	\$9,084	\$8,056* or \$4,000**
B	Min 2.0	Min 1 year AA or BA/BS	N/A \$1,656	\$5,742 +\$1,656	\$12,570 +\$1,656	\$9,084 +\$1,656	\$8,056* or \$4,000** +\$1,656
C	N/A	Min 4 months voc/oc training	B/S \$1094	Not Available	Not Available	T/F \$2,462 B/S \$547	T/F \$2,462 B/S \$547
T/F - tuition & fees B/S - books & supplies				* WASC accredited ** Not WASC accredited			

2021-22 CAL GRANT PROGRAM INCOME CEILINGS		
	Cal Grant A and C	Cal Grant B
<b>Dependent students and Independent students with dependents other than a spouse</b>		
<u>Family size:</u>		
Six or more	\$127,700	\$70,100
Five	\$118,400	\$65,000
Four	\$110,400	\$58,100
Three	\$101,700	\$52,200
Two	\$99,200	\$46,300
<b>Independent students</b>		
Single, no dependents	\$40,500	\$40,500
Married, no other dependents	\$46,300	\$46,300

# College Options Continued

## DIDN'T GET ENOUGH FINANCIAL AID? CONSIDER THESE OPTIONS

- **Negotiate:** Ask the college or university for more financial aid
- **Scholarships:** More detail on future slide
- **Special Circumstances Consideration:** More detail on future slide
- **Student job:** Work study or on-campus or off-campus
- **Payment Plans:** Your school may have plans to avoid lump sum payments, allowing for several payments throughout a semester
- **Parent Savings:** Food, gas, insurance savings while student is in college
- **Family resources:** Savings, sell assets, 2nd mortgage, credit cards, etc.
- **Current Income:** Allocate more to education expenses
- **Additional Loans:** Government PLUS loans or private loans



## REDUCING COLLEGE COSTS

- **Career Planning before/during college**
  - Changing your major (or college) costs time and money!
  - Internet research, informational interviews, job shadowing
  - Avoid dropping classes and focus on graduating on time
- **Apply for scholarships**
  - Priority on local (smaller applicant pool)
  - If you are eligible, apply!
- **Buy used textbooks or rent them**
- **Borrow responsibly**
- **Use College OPTIONS tools**
  - to evaluate and compare award offers
  - project costs over time
  - make decisions based on objective factors
- **Consider an alternative college**
  - Community Colleges can be great options



## WHAT ABOUT SCHOLARSHIPS?

- Your High School
  - Counselors know about scholarships given to their students
  - College OPTIONS advisors can assist
- The McConnell Foundation & The Ford Family Foundation (Siskiyou)
  - McConnell Scholars Program & Ford Scholars Program
- Shasta Regional Community Foundation
  - Approximately 30 scholarship opportunities
- Reach Higher Shasta
  - Scholarship Database
  - Over 60 entries
- Local Chambers of Commerce, Rotary Clubs, etc.
- Paying for College: Student Resource Guide
  - Student Resources portion of website of Congresswoman Lucille Royal-Allard
  - Serving California's 40th Congressional District
- National Scholarships (lots out there/lots of competition)
- Your College/University Admissions and/or Financial Aid Office



## SPECIAL CIRCUMSTANCES AND APPLYING PROFESSIONAL JUDGMENT

- College and University Financial Aid offices have the ability to recalculate an EFC based on significant hardships or new information
- Examples:
  - Significant reduction of income/loss of job
  - Death
  - Abuse
  - Divorce/Separation
  - One-time settlement income
  - Student marriage
- Schools are not required to exercise professional judgment and there is no set standard for applying judgment
  - Applying to multiple schools gives you more options
- SwiftStudent has a repository of financial aid appeal letter templates
  - [www.formswift.com/swift-student](http://www.formswift.com/swift-student)



# College Retention and Graduation Rates

College	Retention Rate	4-year Graduation Rate	6-year Graduation Rate
CSU Chico	85%	30%	67%
Southern Oregon University	69%	25%	46%
Stanford University	99%	73%	94%
UC Davis	92%	63%	87%
University of Nevada, Reno	81%	33%	61%
University of Oregon	85%	56%	74%
University of the Pacific	82%	47%	67%

## January 2021

January 14th	TBA
January 21st	TBA
January 28th	TBA
February 4th	TBA

# January Birthdays and Anniversaries

Member Birthdays	Birthday
Carter, Parvin (PARVIN)	21 January
Corey, Patrick (PATRICK)	25 January
Dacquisto, Michael (MICHAEL)	02 January
Fisher, Cindy (CINDY)	08 January
Ghidinelli, Dante W. (DAN)	04 January
Greek, Rory (RORY)	22 January
Hedayattzadeh, Saeed (SAEED)	29 January
Hill, Rick (RICK)	30 January
Hurst, Fred (FRED)	26 January
Michiels, Tiger Joe (TIGER)	19 January
Salter, Lee W. (LEE)	31 January
Waybright, Jason (JASON)	23 January
Winter, Julie (JULIE)	24 January

Member Anniversaries	Start Date	Years	Years(P	Total
Anthony, Nikki (NIKKI)	01/03/13	8	0	8
Carter, Parvin (PARVIN)	01/17/13	8	0	8
Davis, Todd (TODD)	01/16/14	7	0	7
Green, Richard W. (RICHARD)	01/31/65	56	0	56
Hall, Norman (NORMAN)	01/17/19	2	0	2
Hatch, Rachel (RACHEL)	01/25/18	3	0	3
Marler, Vickie (VICKIE)	01/22/04	17	0	17
Maurer, Robert E. (ROBERT)	01/03/91	30	0	30
Nickravesh, Sheva (SHEVA)	01/29/15	6	0	6
Northrup, Joel (JOEL)	01/07/21	0	0	0
Orozco, Maria T (MO)	01/17/02	19	0	19
Putnam, Richard Scott (SCOTT)	01/10/02	19	0	19
Rincon, Mark A (MARK)	01/10/02	19	0	19
Scarr, Brian (BRIAN)	01/18/18	3	0	3
Sevilla, Art (ART)	01/25/18	3	0	3
Tippin, Barry (BARRY)	01/18/18	3	0	3

Wedding Anniversaries	Partner's Name	Anniversary	Years
Baker, Laurie (LAURIE)	Bill (BILL)	01/14	26
Ball, Mark D. M.D.(MARK)	Kelly (KELLY)	01/06	20
Reynolds, Charles Ron (RON)	Carole	01/06	25
Salter, Lee W. (LEE)	Judy	01/03	18
Tavares, Trudy L. (TRUDY)	Ernie	01/10	40



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NVCSS is partnering with Kohl's for our annual  
Back to School Shopping Spree – *drive-thru style!*

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Contact Meghan at 530-515-7900 or visit [nvcss.org](http://nvcss.org).



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