Meet Kusow from The University of Everyone

The University of Southern Maine (USM) prides itself on its rich mix of students. It’s why we’re called the University of Everyone. We are the university of high achievers, the first-in-the family to attend college, the New Mainer, the working adult, and those who have served our nation. We’re also the university of students who want to make a difference in their community and in the world, like it is for Kusow Aden.

Kusow’s parents fled Somalia’s civil war to a Kenyan refugee camp where Kusow was born and spent his early years. It was in that refugee camp where Kusow witnessed the caring and support of UN personnel, instilling in him a desire to help people in need, especially children.

“I want to offer help, just like how we offered help at the camps,” says Kusow. “They made us feel like we were home.”

Today, central Maine is his home. Upon his family’s arrival in Maine, Kusow was supported at a local agency called Tree Street Youth in Lewiston. Later, he began to support other children there.

After graduating from high school, Kusow enrolled at a private college. But after one year of mounting student debt, Kusow chose to transfer to USM, a place he could afford without taking out loans.

Kusow chose to attend classes on USM’s Lewiston-Auburn campus where he could remain close to home and continue to mentor kids at Tree Street Youth. At USM, he chose to major in Social and Behavioral Sciences, where the content and subject matter on developmental stages of children would help him with his work with kids.

“The classes can be challenging and intensive, but there’s always a take back that helps me with what I want to do in my life,” says Kusow.

And what does he want to do? Kusow Aden wishes to continue to work with kids, give back to his community, and someday, perhaps, work for the UN.

We have every reason to believe he will. Every USM student story, like Kusow’s, is both unique and their own, but there are four benefits you see run through all of them.

Benefit One: Academic Excellence
Students receive an outstanding education from a faculty who combine their expertise with a true caring for each and every student. And for most every student, there is at least one professor with whom they really connect, whether it be through a research project or conversations and guidance that continue throughout their college years and even well after graduation.

Benefit Two: Real World Experience
With its three campuses in Portland, Gorham and Lewiston situated in the economic and cultural heart of northern New England, USM has a great advantage over most schools in being able to place students in businesses of every size, hospitals, social service agencies, nonprofits, performance venues and even sports teams. These opportunities give USM students a true leg up in launching their careers.

A USM student’s education begins in the classroom, but quickly extends outside its walls. No matter one’s field of study, USM provides internships, clinicals and authentic hands-on learning in every major.

USM’s Career and Employment Hub is a tremendous resource to connect students with workplace opportunities.

Benefit Three: An Affordable College Option
Between our public tuition rate and outstanding financial aid packages, students receive a terrific education at a far lower cost than most other schools. In fact, USM is one of the few schools in the nation where student debt has actually gone down.

For those interested in graduate or law school, USM’s accelerated pathways save students a year in time and tuition costs. For example, USM’s partnership with our Maine School of Law (Maine’s only law school) enables USM students to earn both their bachelor’s degree and their law degree in just six years.

Benefit Four: Everyone is Welcome!
And finally, our students fit in and all are welcome, regardless of age, background or experience. USM is the most diverse campus in Maine and students benefit from learning with each other and from each other. We are, after all, the University of Everyone.

Kusow chose to attend classes on USM’s Lewiston-Auburn campus where he could remain close to home and continue to mentor children at Tree Street Youth.
EVERYONE

IS PART OF SOMETHING GREATER.

UNIVERSITY OF EVERYONE. FIND YOURSELF HERE.

usm.maine.edu/everyone
UMaine Aspirations and Academ-e programs offer college courses for high school students

The University of Maine, the state’s premier research university, recognizes the importance of early college programs for Maine high school students aspiring to attend college. The UMaine Aspirations and Academ-e programs offer an opportunity for high school students to enroll in college courses taught by world-class faculty at the University of Maine. Through a partnership between the Maine Department of Education and the University of Maine System, tuition is waived for all qualified high school students in Maine for up to 12 college credits per year.

The data is clear: If students of this generation do not receive a college education, they are less likely to find a job that pays enough to support themselves and their families. By 2020, more than 65 percent of U.S. jobs will require higher education. Only 42 percent of Mainers and their families. By 2020, more than 65 percent of U.S. jobs will require higher education. Only 42 percent of Mainers hold education and workforce credentials that position this state and its families for success.

How can we increase student access to higher education? This is a question we have been working to answer for our students living in Maine. In particular, how can the University of Maine help more students earn a college degree? One approach that shows promise is exposing them to college courses and the college experience while they are still in high school. Early college programs boost students’ interest in higher education and give them a head start on coursework.

Starting in September, the UMaine Academ-e and Aspirations programs will offer a variety of online and live classes for qualified students in grades 9–12. Classes are taught by UMaine faculty and many meet general education requirements of the University of Maine System, as well as the majority of colleges nationwide. Students across the state will benefit from the flexibility and variety of live (in Belfast and Orono) and online college courses offered this fall.

Nationally, the demand for early college programs is increasing rapidly. Taking early college classes at UMaine will enrich a student’s high school experience, lower future college debt, preview what it’s like to be in college, and save money by earning college credit while still in high school. Interested students and parents are encouraged to contact UMaine academic advisor Amy Smith, 207.338.8004, amy.m.smith@maine.edu, to learn more about the application process.

Be aware of all the costs for college

College is often met with excitement and interest by students pursuing their passions and what they hope will be fulfilling, lucrative careers. And the rising costs of college, coupled with the growing number of students taking on substantial debt to finance their educations, make it necessary that prospective students consider their earning potential when deciding on a major.

According to the College Board, the average cost of college tuition and fees for the 2017-2018 school year was $34,740 at private colleges, $9,970 for state residents at public colleges, and $25,620 for out-of-state residents attending public universities.

The cost of tuition and room and board may catch parents’ eyes, but there are some lesser known expenses associated with college that can make attending school even more expensive. The following are some lesser known expenses that college students and their families may need to budget for to attend college.

- **Transportation:** Commuter students will need to drive to and from campus, which involves budgeting for gas, repairs and auto insurance. Students who live on campus may be subjected to a high fee for a resident student parking pass. Colleges in the United States earn an average of $4 million to $5 million in parking revenues each year, according to the most recent rate study from the National Parking Association. Students attending school far away from home also need to budget for plane tickets home during the holidays and other breaks.
- **Fraternities and sororities:** Many students join Greek organizations to fully immerse themselves in the college experience and make new friends. Many of these groups charge fees to prospective pledges and then semester dues once students are accepted.
- **Added fees:** Many colleges and universities charge technology fees, sports center fees and activity fees. Exploring these fees in advance of the school year can help families create accurate budgets.
- **Dining out:** Families spend hundreds of dollars on campus meal plans per semester, but students also like to visit local eateries during the school year. Snacks, lunches and dinners purchased from such establishments can cost hundreds of dollars per year.
- **School supplies:** A new laptop or tablet, textbooks and other supplies a professor requires can cost thousands of dollars. The College Board estimates students spend $1,300 on books and supplies in a typical school year.

Tuition-Free College Courses for Qualified High School Students in Grades 9–12

University of Maine, Orono • UMaine Hutchinson Center, Belfast • Online umaine.edu/earlycollege

For more information contact:
Amy Smith, Assistant Director for Academic & Student Services 207.338.8004, amy.m.smith@maine.edu

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Paying for college can be one of the hardest parts of your education, but it doesn’t have to be. The University of Maine at Augusta (UMA) offers four ways to make the cost of college education more affordable.

Low tuition cost - UMA has one of the least expensive in-state tuitions for undergraduate courses in Maine. With UMA's Pine Tree State Pledge, you may not have tuition costs at all! To qualify for zero tuition, students must be Maine residents, Pell grant eligible, and be a new student (either first-time or transfer). Both full-time and part-time students can qualify. As noted by UMA President Rebecca Wyke, “The Pine Tree State Pledge has tremendous potential for Maine people and is consistent with UMA's mission to transform the lives of students of every age.”

Scholarships – Scholarships are financial awards that do not have to be repaid. With more than 80 different scholarships, UMA awards over a million dollars in scholarships each year! There are scholarships for new and returning students, younger students and adults completing their degree. For example, adults returning to school after a three-year absence could qualify for up to $16,000 with the Adult Degree Completion Scholarship.

Location, location, location – UMA has more than 40 locations to complete college courses. Two campuses (Augusta and Bangor), eight Centers (from Saco to Houlton), and 32 course sites (including four islands off the coast) means your UMA course is close to your home or workplace. Plus, UMA offers 13 degree programs that are 100 percent online.

Career-focused education – Increase your earning potential. UMA offers 31 bachelor’s degree programs and more than 40 certificates that are geared toward expanding your job opportunities. UMA grads are working in high-demand and lucrative fields such as mental health and human services, business management, computer information systems and cybersecurity, dental hygiene, and veterinary technology.

UMA makes earning your degree affordable and the education you receive will propel you to the next level of your career. Liam Sigaud ’14, policy writer now residing in Washington, D.C. sums it up well: “The education I received at UMA, and the professional connections and friendships I forged during my time there, were integral to my later success. Graduating debt-free with a marketable degree allowed me to enter the workforce and thrive. If UMA hadn’t been there, at the right place and at the right time, I would have missed so many opportunities that have enriched my life.”

For more information, visit uma.edu or one of the university’s ten locations, or call 621-3465.
How college students can cut living expenses

The cost of college tuition is a concern for many college-bound students and their families. The cost of a college education continues to rise, but it’s not just tuition and room and board that students and their families must account for.

College students may underestimate cost-of-living expenses when planning their school-year budgets. But such expenses can be substantial, catching even the most well-prepared students off guard. Fortunately, there are several ways for college students to save money on living expenses and still make the most of their time on campus.

• Venture off campus. Towns that rely heavily on colleges or universities to support their economies typically offer great deals to students willing to venture off campus. Local businesses, including bars, restaurants and entertainment venues like mini golf facilities or bowling alleys, may offer student discounts to entice kids to leave campus. Students can take advantage of these offerings to save on food and entertainment, which tend to be among the more pricey cost-of-living expenses college students contend with.
CMCC strives to offer programs in “high-need, high-pay” fields

Located on the shores of beautiful Lake Auburn, Central Maine Community College (CMCC) boasts a vibrant campus community that is committed to preparing students for challenging careers or transfer to four-year colleges. We offer more than 41 associate degree, certificate, and advanced certificate programs leading to technical, business, government and health careers. With hands-on programs utilizing cutting-edge technology, strong academic resources, on-campus housing, athletics and student organizations, CMCC offers a complete college experience.

In addition to associate degrees and certificates in popular career and technical fields such as computer technology, criminal justice, medical assisting, automotive, electromechanical and precision machining technology, the College offers associate in arts degrees in general studies or liberal studies, programs designed for transfer to a four-year college or university. We even have a transfer advisor to show you the way. Interested in technology? You should know that CMCC placed third nationally among community colleges in a survey conducted last year by the Center for Digital Education. This survey analyzes how community colleges use a range of technologies to enhance services to students, faculty, staff and the community at large. The top colleges, including CMCC, reflect a comprehensive implementation of technology supporting the educational institution’s operations.

The College strives to offer programs in “high-need, high-pay” fields where students can look forward to landing well-paying jobs right after they graduate. To that end, CMCC will launch new programs next year in Plumbing and HVAC (Heating, Ventilation, and Air Conditioning).

Interested in sports? The CMCC Mustangs participate nationally in the USCAA (United States Collegiate Athletic Association) and locally in the Yankee Small College Conference (YSCC). The College offers basketball, soccer, and cross country for men and women; baseball and ice hockey for men; and softball and volleyball for women. The women’s basketball team has captured back-to-back YSCC championships and won the 2017 USCAA Women’s Division II national championship.

While the hockey team plays just down the road at the Norway Savings Bank Arena, Maine’s only dual-surface ice facility, the baseball, softball and soccer teams will soon have new fields right on campus as the College will soon begin construction of a new, artificial turf and fully-lit athletic complex.

At CMCC, we believe learning takes place both inside and outside the classroom. The College offers many ways for students to become more involved in our campus community. Join one of our many student organizations, socialize in one of our student lounges, or work out in the fitness center – the choices are many!

The College offers three living options for full-time students: Rancourt Hall, a four-floor residence hall overlooking Lake Auburn; Fortin Hall, which includes a large game room and lounge; and a two-building apartment complex. In addition to the benefits of being close to classes and campus activities, students feel at home on our safe, well-lit campus.

At CMCC, you’ll receive a quality education at affordable prices, one that prepares you for interesting and rewarding work . . . right here in Maine. Want to learn more? Visit our website at www.cmcc.edu or contact us anytime at 755-5273 or enroll@cmcc.edu. And make plans to join us for our fall open house Saturday, Oct. 13, from 9 a.m. to noon. Come to CMCC – your future starts here!

Cut Expenses

CONTINUED FROM PAGE 6

- **Buy secondhand furnishings.** College students living in their own apartments or dorm rooms may not have the financial resources to purchase new furniture. Rather than purchasing brand new items they are likely to discard after moving out or graduating, college students can purchase secondhand items from local thrift stores or used furniture retailers that offer sturdy furnishings at low prices.

- **Become a resident advisor.** Resident advisors, often referred to as “R.A.’s,” typically receive free or reduced room and board in exchange for living in the dorms and monitoring the floors they live on. Competition to be an R.A. can be competitive, but students who become R.A.’s can save thousands of dollars on room and board costs over the course of their time at school.

- **Make your own meals.** Meal plans may be ideal for college students during their freshmen years, when students may still be adjusting to campus life. But older college students can skip the meal plan in favor of preparing their own meals. Doing so can save students substantial amounts of money, and some students may even prefer the variety available at the local grocery store over the more limited offerings available at dining halls or other campus eateries.

- **Move off campus.** Some schools do not permit freshmen and sophomores to live off-campus, but older students may find that private housing is more affordable than on-campus apartments or dormitories. Students eligible to live in off-campus housing can contact local real estate agents to get a feel for the off-campus housing market before making a final decision.

Cost-of-living expenses at colleges and universities can be considerable, but savvy students can find various ways to save money.

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Maine community colleges’ tuition and fees lowest in New England
KVCC’s Liberal Studies program offers transfer options, flexibility

STAFF REPORT

Kennebec Valley Community College’s liberal studies program may be the solution to a dilemma facing many high school students: Do I go to college? If so, where? What do I really want to do? How do I prepare for a good-paying job?

Answers to those questions might be found at KVCC in Fairfield, where students can take a “Career Decision-Making” class. The course aims to help students find out what they like to do and what salaries are available for jobs in different fields, according to Mark Kavanaugh, chairman of the Department of Social Sciences.

“Many high school students may not have an exact idea of what they want to study, but know that college is the route to where they need to end up,” he said.

“Getting a degree might be someone’s Plan B — for some, a job is a way to fund their lives,” Kavanaugh said. “For others, they may have a passion, but realize that they need a skill or education to provide a means to eat. A liberal studies or associate’s of arts degree offers that.”

Liberal studies programs are somewhat misunderstood — some assume it’s a basket for a mix of courses with no real core. But Kavanaugh said the programs are flexible enough so that students can sit through a few courses before determining if there is another program they’d like to enter. There is really no risk, he said, because the majority of the courses would make up core requirements for nearly any major.

Once under the liberal studies umbrella, advisors like Kavanaugh work with students to align course work in such a way as to allow for transfer into another KVCC program, or to work toward completion of the associate’s of arts degree, with an eye to then transferring to a four-year college. KVCC also will offer a psychology program, in the fall 2018 semester. One of the reasons for this offering is that social science is the second most popular major in the U.S. This should come as no surprise, given that psychology plays an integral part of nearly every occupation.

“Even an associate’s degree in psychology teaches skills for how to deal with people,” Kavanaugh said. “Conflict management and problem-solving skills learned gives one an advantage, no matter what you do in life.”

Carrie Hall, co-chair of the Liberal Studies Department, added that there may be several reasons for choosing this route. “It is a place to do some career exploration,” Hall said. “Some students complete the associate of arts and enter the workforce directly — but most use it to transfer into another KVCC program, or four-year school.

“No matter where you go, there are certain general education courses that you need,” she added. “This is a great place to get that started, or completed — at a much lower cost. KVCC is approximately one-third the cost of a state university.”

In addition, recent changes in state law allow for block transfers at all community colleges and state universities. This means that the university systems accept the entire block of 34-35 general education credits from KVCC, coursework that can generally be completed in one year, with targeted advising.

Hall, a firm believer in community college education, added that many students, once they try KVCC, find that they enjoy the small class size, degree of instructor interaction, and the entire school setting — and they stay.

Hall recalls a student who came to the school, not having enjoyed his high school experience, and without a large degree of self-confidence. But he flourished with the support that he found at KVCC, she said. This student shared with Hall: “I learned how to learn here.”

Give campus life a ‘green’ makeover

College is full of challenges. While studying, socializing, joining clubs, and getting good grades are probably on college students’ priority lists, young people also can think about living green on campus.

Data from Nielsen points to millennials as being an eco-conscious generation. Millennials are willing to pay extra for sustainable offerings, and they tend to stick to brands that have established a reputation for environmental stewardship.

Even though college students may have packed schedules, they can still manage to keep the planet in mind as they live and educate themselves. Here are just a few ways college students can live green in dorms and incorporate eco-friendly practices into their studies as well.

• Live on campus. One green idea is to skip the commute to and from classes and reside right on campus in dormitories or nearby student housing. According to the United States Environmental Protection Agency, transportation is responsible for 13 percent of the world’s greenhouse gas emissions. Living close to the classroom can help reduce emissions.

• Recycle as much as you can. Whether it’s plastic, paper, aluminum, or books, put recyclable items in the proper receptacles. Find ways to lend or give away items that you may no longer need, such as last semester’s textbooks. Recycling cuts back on the size of landfills and lowers the demand for the production of new materials.

• Borrow dorm room items. Scout out items from family members or friends that can be used to equip a dorm room. Chances are you can find people willing to give you or loan out chairs, a small table, desk, electronics, and more. Borrowing enables you to buy less.

• Take e-notes. Bring a tablet or laptop to class and take electronic notes. This cuts back on paper usage and will enable you to have all notes in a compact file.

• Use LED lights. Illuminate your dorm room and work station with lamps that use LED lights, which burn significantly less energy and last much longer than incandescent bulbs.

• Enroll in an environment-focused class. Enroll in Environmental Science or a similar course that teaches you more about the impact industry and personal living has on the environment. Take what you know to educate others about what they can do to be more eco-conscious.
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- Academic excellence and student support

Come See What We’re All About!
enrollment@kvcc.me.edu
For more information, please call Enrollment Services at 453-5822 (KVCC)

Photo Courtesy of Teresa Smith
Applying to colleges is exciting for many high school students. But that excitement is sometimes tempered by anxiety. The college application process can affect students’ lives for years to come, so it’s understandable why some teenagers might feel stressed as they apply to college.

The National Center for Educational Statistics says 69 percent of high school graduates in the United States enroll in college the fall after graduating from high school. Many students begin applying to college before entering their senior year of high school. Students can employ various strategies to make applying to college less stressful.

Create an inventory of student experiences and awards
When completing their college applications, students submit a variety of materials. In addition to students’ track records in the classroom, schools will be interested in kids’ extracurricular activities, hobbies, volunteer work, and even things they do during their free time.

Parents and students can work together to develop a master list that includes information about what students have accomplished during high school. These may include involvement in certain clubs, participation in sports teams, advanced ranking in scouting programs, or even a list of books read. Having this document handy will make it that much simpler to fill out college applications.

Investigate the Common Application
The Common Application began as a niche program for select private liberal arts colleges, but now has grown into an organization that services more than 750 schools. The organization enables students to create an account and complete one basic form that will be accepted by all institutions who are members. The CA helps students streamline the college application process and reduce redundancy. An alert system also helps applicants manage application deadlines.

Avoid applying everywhere
Some students think that applying to dozens of schools will improve their chances of being admitted. However, applicants may be wasting their time applying to schools they have no intention of attending, and that only adds to the stress of meeting deadlines. Narrow down the possibilities to a handful of favorite schools and go from there.

Use the resources at your disposal
Students who have access to guidance counselors, mentors, college centers, or even teachers who are willing to help with the application process should use these resources wisely. In addition, iPhone and Android apps can help streamline the college application process.

Consider scholarships concurrently
Some schools automatically consider applicants for scholarships, grants and work-study programs. But that’s not so with every school, so students may have to apply on their own or rely on third parties for scholarships. Fastweb is a leading online resource to find scholarships to pay for school.

Advance preparation can make the college application process a lot less stressful for students and their parents.
Jobs program brightens the future for Thomas College graduates

Patrick Magurn grew up in a small town in Maine. He lived in the same house until he graduated, surrounded by woods and very few neighbors. He spent his childhood fishing, hunting, four wheeling, snowmobiling, and playing sports with his friends and family. When looking for a college, Patrick was drawn to Thomas College because it guaranteed a job after graduation.

“Thomas offered the Guaranteed Job Program, which made me feel it was a secure investment,” he said. After graduating from Thomas with his undergraduate degree, Magurn was looking for a summer job before beginning his accelerated MBA.

Now, Magurn works in marketing management for Hammond Lumber Company. He manages radio, television, newspaper, social media, and digital advertising, product promotions, event planning/promoting, video content management for in-store TV displays, and SEO integration and tracking.

The Guaranteed Job Program, the first of its kind in the nation, guarantees that students who go through the College’s career preparation experience will land a job in their field of study within six months of graduation. If a student doesn’t, Thomas will pay a student’s federal student loans up to a year, or they can enroll for no cost in a master’s degree program at Thomas. “Simply put, the Guaranteed Job Program is a package of offerings that links a student’s education to the career and community in which they work and live,” said Director of Career Services Corey Pelletier. “A relevant degree in a career field is important, but coupling that with demonstrated knowledge and skills developed through internships, service, and leadership is what helps launch a career.”

After graduating from Thomas with his undergraduate degree, Magurn was looking for a summer job before beginning his accelerated MBA. “Thanks to Thomas’ internship program, I was provided an opportunity one summer at Hammond Lumber Company before going back to school for my MBA,” he said. “I had very little background knowledge on the building materials industry and how I could add value, but I guess they saw something in me.”

After the summer, he returned to Thomas to complete his MBA through the College’s 10-month Accelerated Graduate Degree Program. During his first semester, he was working on a business plan for a start-up towing company in Madison and visited Hammond Lumber to have a commercial garage designed. He ran into his former boss, who offered him a full-time position.

“I made the decision to table my business plan because I knew I would get a lot of value from going back to Hammond Lumber,” he said. They held the position open while he finished his last semester at Thomas. “I had job security before graduating, which alleviated a lot of stress and helped me focus on school.”

Magurn said he would have never gotten his awesome job without Thomas College’s help. “I felt that by choosing Thomas, it put me in the right place at the right time to make the connections that I did,” he said.

“Thomas College’s Career Services department encouraged me to search for internships and learn what my preferences were for searching for full-time employment. College, in general, helped me shape my focus and my work ethic.”

Celebrating its 125th anniversary, Thomas College offers undergraduate and graduate degrees in programs ranging from business, entrepreneurship, and technology, to education, criminal justice, and psychology. Its Guaranteed Job Program, the first of its kind in the nation, is built on students’ academic, career, and leadership preparation. Thomas is also home to the Harold Alfond® Institute for Business Innovation and the Center for Innovation in Education. Money Magazine recently ranked Thomas 23rd in the country for adding the most value to their degrees, and data reported by the New York Times ranks Thomas in the top 15 percent of all college and universities in the U.S. for upward mobility of its graduates. For more information, visit www.thomas.edu.

How to earn a college scholarship

The high cost of education compels many students to find ways to finance their education. For many, that means exploring available scholarships.

Scholarships come in different forms and are usually offered to students as a gift to be put toward college or university costs. Some schools offer scholarships, while other scholarships are sponsored by outside organizations. Students who meet certain requirements may be eligible for scholarships. While academic or athletic skills are the first criteria associated with scholarships, they are not the only avenues by which students can pursue scholarships. Scholarships may be offered to students of certain ethnic groups; children of employees at particular companies; or to students who live in particular states. Local branches of organizations like the Rotary Club or Kiwanis also may give out scholarships.

To improve one’s odds of getting a scholarship, consider the following tips.

- **Get involved with the community.** Many scholarship sponsors seek individuals who are committed to volunteerism. Plus, volunteering for various groups puts students in the path of information about scholarships from these organizations.

- **Use scholarship search engines.** Those who search for scholarship sponsors should find plenty of results if they peruse scholarship search engines such as Scholarships.com, CollegeBoard.com and FastWeb.com.

- **Check the local newspaper.** The coupon section of the Sunday newspaper may feature scholarships, as might the classified section. This is a great resource for finding locally based scholarships.

- **Use networking contacts.** Students should ask anyone they know if they are aware of any scholarship opportunities. Students who develop a rapport with guidance counselors or the financial aid department at their prospective colleges or universities may learn about scholarship opportunities that are not highly publicized. These people may have the inside track on scholarship information.

- **Apply for all available scholarships.** Now is not the time for students to become lazy. Students should apply for as many scholarships as they are aware of, even if they feel they are not eligible. Scholarships can help students offset the rising costs of a college education. Those who are willing to put in the research, time and effort to apply may find a wealth of scholarship opportunities at their disposal.
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